SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549



FORM 11-K

ANNUAL REPORT
PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

RECD S.E.C.

JUN 2 8 2002

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(Mark One)

__X__ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 FOR THE FISCAL YEAR ENDED DECEMBER 31, 2001.

Chairm

2002

OR

TRANSACTION REPORT PURSUANT TO SECTION 15(d) OF

THE SECURITIES EXCHANGE ACT OF 1934 (NO FEE REQUIRED) FOR THE TRANSACTION PERIOD FROM TO

PROCESSED

Commission file number:

1-16759

JUL 0 3 2002 THOMSON

FINANCIAL

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

The UnitedTrust Bank Profit Sharing and 401(k) Plan c/o 401(k) Administrative Committee UnitedTrust Bank and PFPC, Inc. 1111 East Main Street – 5th Floor Richmond, VA 23219

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

United National Bancorp 1130 Route 22 East P. O. Box 6000 Bridgewater, New Jersey 08807

4

Form **5500**

Department of the Treasury Internal Revenue Service

Department of Labor Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

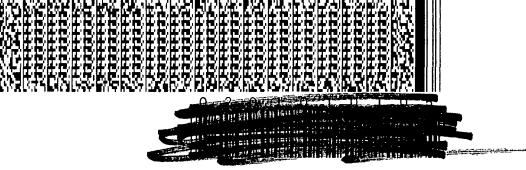
This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6039D, 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500. Official Use Only OMB Nos. 1210 - 0110 1210 - 0089

2001

This Form is Open to Public Inspection

Part I Annual Re	port Identification	<u> Jii iiii OiiiiatiOii</u>				
For the calendar plan year 2	001 or fiscal plan ye	ar beginning		and ending		
A This return/report is for:	(1) a multiemploy	er plan;	(3)	a multiple-employ	er plan; or	
	(2) X a single-emplo	oyer plan (other than a	(4)	a DFE (specify)		
	multiple-emplo	oyer plan);				
B This return/report is:	the first return an amended r	n/report filed for the plan eturn/report;	; (3) (4)		port filed for the plan; return/report (less tha	
C If the plan is a collectively-	bargained plan, check	here				▶ .
D If filling under an extension	of time or the DFVC p	orogram, check box and	attach required inform	ation (see instruction	s)	>
Part II Basic Plan	ı <mark>Information</mark> e	nter all requested inform	nation.			
1a Name of plan				1b Thr	ee-digit	
UNITEDTRUST BANK				plar	n number (PN)	002
PROFIT SHARING AN	D 401(K) PLAN	ĺ		1c Effe 01/01	ective date of plan (m / 1987	o., day, yr.)
	•					
2a Plan sponsor's name and	address (employer, if	for a single-employer pl	an)	2b Em	ployer Identification N	Number (EIN)
(Address should include	room or suite no.)				22-1622	175
UNITEDTRUST BANK				2c Spo	onsor's telephone nur 908-429-2	
				2d Bus	siness code (see inst	ructions)
SAME					522	110
1130 ROUTE 22 EAS	T					
P.O. BOX 6000						
BRIDGEWATER		N	J 08807-0010			
Caution: A penalty for the late	or incomplete filing of	this return/report will be	assessed unless reas	sonable cause is esta	blished.	
Under penalties of perjury and ot as the electronic version of this return/	her penalties set forth in the	instructions, I declare that I ha	ve examined this return/repo	ort, including accompanying		nd attachments, as we
	1/	6/26/02	Charles E.	Nunn, Jr.		
Signature of plan ad	ministrato:	Date		ed name of individual	signing as plan admi	nistrator
16	11/11	, ,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		gg p	
Monda	Lugar	-6/26/02	Thomas C. G	Gregor		
	n sponsor/PEF	Date	Typed or printed name of	individual signing as emplo	yer, plan sponsor or DFE	as applicable
Signature of employer/pla	0,000.000.000.00					

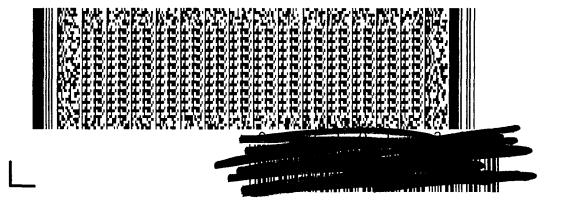


3a F	Form 5500 (2001) Pag	je 2			Official U	se Only
	, , , , , , , , , , , , , , , , , , , ,	3b	Administr	ator's E		
SAMI	 	3c	Administr	ator's te	elephone	number
	f the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, ente EIN and the plan number from the last return/report below:	r the	name,		b EIN	
	Sponsor's name				C PN	
5 F	Preparer information (optional) a Name (including firm name, if applicable) and address		 		b EIN	
					c Telep	hone number
6 7	Total number of participants at the beginning of the plan year			6		738
	Number of participants as of the end of the plan year (welfare plans complete only lines 7a, 7b, 7c, a		•	_		<i>C</i> 1.C
	Active participants			7a		616
	Retired or separated participants receiving benefits			7b 7c		 58
	Subtotal. Add lines 7a, 7b, and 7c			7d		674
	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits			7e		0
	Fotal. Add lines 7d and 7e			7f		674
g i	Number of participants with account balances as of the end of the plan year (only defined contribution plar	ıs				
_	complete this item)			7g		476
h N	Number of participants that terminated employment during the plan year with accrued benefits that were le	ss th	an			
1	00% vested			7h		0
	f any participant(s) separated from service with a deferred vested benefit, enter the number of separated					
	participants required to be reported on a Schedule SSA (Form 5500)			7i		8
	Benefits provided under the plan (complete 8a through 8c, as applicable) Pension benefits (check this box if the plan provides pension benefits and enter the applicable pension to	oatu	re codes fi	om the	List of D	lan
a⊬	Characteristics Codes printed in the instructions): 2E 2H 2J			7		7
b	Welfare benefits (check this box if the plan provides welfare benefits and enter the applicable welfare fea	L	codes from	n the L	l L ist of Pla	
□	Characteristics Codes printed in the instructions):		7			j
С	Fringe benefits (check this box if the plan provides fringe benefits)	<u> </u>		J L		
9a F	Plan funding arrangement (check all that apply) 9b Plan benefit arrangement	nt (cl	neck all tha	at apply)	
	1)					
,	2) Code section 412(i) insurance contracts (2) Code section 4	12(i)	insurance	contrac	cts	
(2	[37]					
(;	3) X Trust 4) General assets of the sponsor (4) General assets					



Form 5500 (2001)					_ Pa	age 3
					_	Official Use Only
10	Schedules attached (Check all applicable boxes and, where indicated, ent	er the	number attac	ched.	See	instructions.)
а	Pension Benefit Schedules	b	Financial S	chedi	ules	
	(1) X R (Retirement Plan Information)		(1) 🗵	1	Н	(Financial Information)
	(2) X 1 (Qualified Pension Plan Coverage Information)		(2)		F	(Financial Information Small Plan)
	If a Schedule T is not attached because the plan		(3)		Α	(Insurance Information)
	is relying on coverage testing information for a		(4)		С	(Service Provider Information)
	prior year, enter the year		(5) X	1	D	(DFE/Participating Plan Information)
	B (Actuarial Information)		(6)		G	(Financial Transaction Schedules)
	(4) E (ESOP Annual Information)		(7) 🗵 _	1	Р	(Trust Fiduciary Information)
	(5) SSA (Separated Vested Participant Information)					
	_	~	Erinaa Dan	afit C	اممطم	lulo

(Fringe Benefit Plan Annual Information)



SCHEDULE D (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor

(b) Name of sponsor of entity listed in (a)

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

File as an attachment to Form 5500.

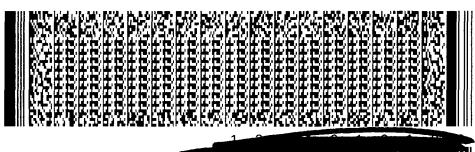
Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection

Pension and Welfare Benefits Administration	n File as all attachment to 1 originator.				pection
For calendar plan year 2001 or fiscal plan	year beginning	, and en	ding		
A Name of plan or DFE UNITEDTRUST BANK PROFIT	SHARING AND 401(K)	PLAN	B Three-dig	git eber ►	002
C Plan or DFE sponsor's name as show UNITEDTRUST BANK	n on line 2a of Form 5500			er Identification No. 22-1622175	umber
Part I Information on intere	sts in MTIAs, CCTs, PS/	As, and 103-12 IEs (to be co	ompleted b	y plans and D)FEs)
(a) Name of MTIA, CCT, PSA, or 103-	12IE EMPLOYEE BENEFI	T BOND FUND	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·
(b) Name of sponsor of entity listed in	(a) UNITEDTRUST BANK				
(c) EIN-PN 22-6405260-005		Dollar value of interest in MTIA, CCT	r, PSA, uctions)	96900	00
(a) Name of MTIA, CCT, PSA, or 103-(b) Name of sponsor of entity listed in(c) EIN-PN	(a)	Dollar value of interest in MTIA, CCT	-, PSA,		
(a) Name of MTIA, CCT, PSA, or 103-	12IE				
(b) Name of sponsor of entity listed in	(a)	All pages and the second secon			
(c) EIN-PN	(d) Entity code(e)	Dollar value of interest in MTIA, CCT or 103-12IE at end of year (see instru			
(a) Name of MTIA, CCT, PSA, or 103-	12IE				



_(d) Entity code __

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.



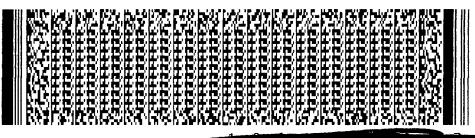
Dollar value of interest in MTIA, CCT, PSA,

v4.1

Schedule D (Form 5500) 2001

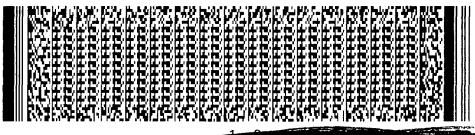
(e) or 103-12IE at end of year (see instructions)

	Schedule D (Form 5500) 2001		Page 2	
				Official Use Only
(a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
(c)	EIN-PN(d)	Entity code(e)	Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	
(a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
(c)	EIN-PN(d)	Entity code(e)	Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	
(a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
			Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	
(a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
			Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	
— (a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
(c)	EIN-PN(d)	Entity code(e)	Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	
(a)	Name of MTIA, CCT, PSA, or 103-12IE			
(b)	Name of sponsor of entity listed in (a)			
(c)	EIN-PN(d)	Entity code(e)	Dollar value of interest in MTIA, CCT, PSA, or 103-12IE at end of year (see instructions)	





Pa	Part II Information on Participating Plans (to be completed by DFEs)						
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
(a)	Plan name						
(b)	Name of plan sponsor	(c)	EIN-PN				
		•					





SCHEDULE H (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Pension and Welfare Benefits Administration

For calendar year 2001 or fiscal plan year beginning

Pension Benefit Guaranty Corporation

A Name of plan

Financial Information

This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

► File as an attachment to Form 5500.

and ending

B Three-digit

Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection.

UN	ITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN	plan number	002	
	Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identi		
UN	ITEDTRUST BANK	22-	1622175	
Pa	Asset and Liability Statement			
1	Current value of plan assets and liabilities at the beginning and end of the plan year. Cordinated trust. Report the value of the plan's interest in a commingled fund containing the assets value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of year, to pay a specific dollar benefit at a future date. Round off amounts to the near 1g, 1h, 1i, and, except for master trust investment accounts, also do not complete lines	of more tha f an insurar rest dollar.	n one plan on a line-by-line b nce contract which guarantee DFEs do not complete lin	pasis unless the es, during this plan
	Assets		(a) Beginning of Year	(b) End of Year
а	Total noninterest-bearing cash	a	<u> </u>	
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	b(1)	512	266820
	(2) Participant contributions	b(2)		
	(3) Other	b(3)		
C	General investments:			
	(1) Interest-bearing cash (incl. money market accounts and certificates of deposit)	c(1)	954773	896456
	(2) U.S. Government securities	c(2)	25336	
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	c(3)(A)		
	(B) All other	c(3)(B)	607630	617914
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	c(4)(A)		
	(B) Common	c(4)(B)	6,510,773	4,645,837
	(5) Partnership/joint venture interests	c(5)		
	(6) Real estate (other than employer real property)	c(6)		····
	(7) Loans (other than to participants)	c(7)		
	(8) Participant loans	c(8)		
	(9) Value of interest in common/collective trusts	c(9)	671427	969000
	(10) Value of interest in pooled separate accounts	c(10)		
	(11) Value of interest in master trust investment accounts	c(11)		
	(12) Value of interest in 103-12 investment entities	c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds)	c(13)	322922	360496
	(14) Value of funds held in insurance co. general account (unallocated contracts)	c(14)		
	(15) Other	c(15)		· · · · · · · · · · · · · · · · · · ·
For	Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions	for Form	5500. v4.1 Sched	ule H (Form 5500) 2001





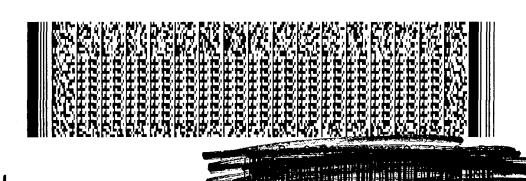
Official Use Only

				Official Use Only
d	Employer-related investments:		(a) Beginning of Year	(b) End of Year
	(1) Employer securities	d(1)	2,704,561	3,860,760
	(2) Employer real property	d(2)		
е	Buildings and other property used in plan operation	e		
f	Total assets (add all amounts in lines 1a through 1e)	f	11,797,934	11,617,283
	Liabilities			
g	Benefit claims payable	g	25601	
h	Operating payables	h		
i	Acquisition indebtedness	i		
j	Other liabilities	لنا		
k	Total liabilities (add all amounts in lines 1g through 1j)	k	25601	0
	Net Assets			
1	Net assets (subtract line 1k from line 1f)	1	11,772,333	11,617,283

Part II Income and Expense Statement

Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. DFEs do not complete lines

	Income		(a) Amount	(b) Total
а	Contributions:			
	(1) Received or receivable in cash from: (A) Employers	a(1)(A)	595661	
	(B) Participants	a(1)(B)	1,005,069	
	(C) Others (including rollovers)	a(1)(C)	125193	
	(2) Noncash contributions	a(2)		
	(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	a(3)		1,725,923
þ	Earnings on investments:			
	(1) Interest:			
	(A) Interest-bearing cash (including money market			
	accounts and certificates of deposit)	b(1)(A)		
	(B) U.S. Government securities	b(1)(B)	1969	
	(C) Corporate debt instruments:	(1)(C)	42080	
	(D) Loans (other than to participants)	b(1)(D)		
	(E) Participant loans			
	(F) Other	b(1)(F)		
	(G) Total interest. Add lines 2b(1)(A) through (F)			44049
	(2) Dividends: (A) Preferred stock			
	(B) Common stock		209295	
	(C) Total dividends. Add lines 2b(2)(A) and (B)			209295
	(3) Rents			
	(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds		4,645,295	
	(B) Aggregate carrying amount (see instructions)	b(4)(B)	5,785,786	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	b(4)(C)		-1,140,491



(A) Real estate

b(5)(A)

b(5)(B)

b(5)(C)

b(6) b(7)

b(8)

b(9)

b(10)

e(1)

e(2)

e(3)

e(4)

q

h i(1)

i(2)

i(3)

i(4)

i(5)

1(1)

Page 3

(B) Other

(e.g., mutual funds)

c Other income

(3) Other

h interest expense

(4) Other

Transfers of assets

(1) To this plan

Administrative expenses:

(2) Contract administrator fees

(5) Unrealized appreciation (depreciation) of assets:

(6) Net investment gain (loss) from common/collective trusts

(7) Net investment gain (loss) from pooled separate accounts (8) Net investment gain (loss) from master trust investment accounts

(9) Net investment gain (loss) from 103-12 investment entities

(10) Net investment gain (loss) from registered investment companies

d Total income. Add all income amounts in column (b) and enter total

(1) Directly to participants or beneficiaries, including direct rollovers

Certain deemed distributions of participant loans (see instructions)

e Benefit payment and payments to provide benefits:

Corrective distributions (see instructions)

(3) Investment advisory and management fees

k Net income (loss) (subtract line 2j from line 2d)

(2) To insurance carriers for the provision of benefits

(4) Total benefit payments. Add lines 2e(1) through (3)

(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)

Expenses

............

(1) Professional fees

(5) Total administrative expenses. Add lines 2i(1) through (4)

Total expenses. Add all expense amounts in column (b) and enter total

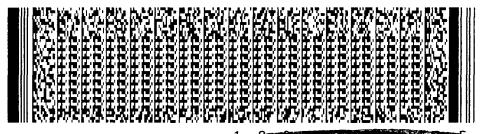
Net Income and Reconciliation

Official Use Only (a) Amount (b) Total -538982 -538982 48642 18950 367386 522170 522170 266 266

522436

-155050

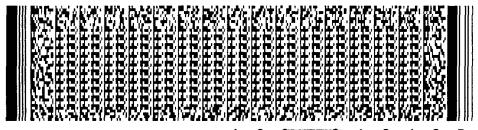
	(2) From this plan
P	art III Accountant's Opinion
3	The opinion of an independent qualified public accountant for this plan is (see instructions):
а	Attached to this Form 5500 and the opinion is: (1) Unqualified (2) Qualified (3) Disclaimer (4) Adverse
	Not attached because: (1) the Form 5500 is filed for a CCT, PSA or MTIA.
	(2) the opinion will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.
С	Also check this box if the accountant performed a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 2520.103-12(d)
d	If an accountant's opinion is attached, enter the name and EIN of the accountant (or accounting firm)
	MAX BUSSEL & COMPANY 22-1468945





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	rt IV Transactions During Plan Year					
4	CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete	e 4a, 4e, 4f, 4g, 4h	, 4k, o	r 5.		
	103-12 lEs also do not complete 4j.					
	During the plan year:		Yes	No	Amoun	t
a	Did the employer fail to transmit to the plan any participant contributions within the maxim	ium				
	time period described in 29 CFR 2510.3-102? (see instructions)	a	L	Х		
b	Were any loans by the plan or fixed income obligations due the plan in default as of the cl	lose				
	of plan year or classified during the year as uncollectible? Disregard participant loans sec	cured				
	by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is check	ked) b		X		-
C	Were any leases to which the plan was a party in default or classified during the year as					
	uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked)	С		Х		
d	Did the plan engage in any nonexempt transaction with any party-in-interest? (Attach					
	Schedule G (Form 5500) Part III if "Yes" is checked)	d		Х		
е	Was this plan covered by a fidelity bond?	е	Х		7,00	0,000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was					
	caused by fraud or dishonesty?	f		Х		
g	Did the plan hold any assets whose current value was neither readily determinable on an					
Ī	established market nor set by an independent third party appraiser?	g		Х		
h	Did the plan receive any noncash contributions whose value was neither readily determina	able				
	on an established market nor set by an independent third party appraiser?	h		Х		
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is					
	checked, and see instructions for format requirements)		X			
j	Were any plan transactions or series of transactions in excess of 5% of the current value	of				
-	plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for	r				
	format requirements)	j	Х			
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to a	nother				
	plan or brought under the control of the PBGC?	k		Χ		
5a	Has a resolution to terminate the plan been adopted during the plan year or any prior plan	year? If yes, ente	r the a	mount of a	ny plan assets tha	<u> </u>
	reverted to the employer this year	Yes X No	Д	mount		
5b	If, during this plan year, any assets or liabilities were transferred from this plan to another	plan(s), identify th	ne plan	(s) to whic	h assets or liabiliti	es
	were transferred. (See instructions).					
	5b(1) Name of plan(s) 5b	(2) EIN(s)			5b(3)	PN(s)





SCHEDULE P (FORM 5500)

Department of the Treasury

Internal Revenue Service

Annual Return of Fiduciary of Employee Benefit Trust

This schedule may be filed to satisfy the requirements under section 6033(a) for an annual information return from every section 401(a) organization exempt from tax under section 501(a).

Filing this form will start the running of the statute of limitations under section 6501(a) for any trust described in section 401(a) that is exempt from tax under section 501(a).

File as an attachment to Form 5500 or 5500-EZ.

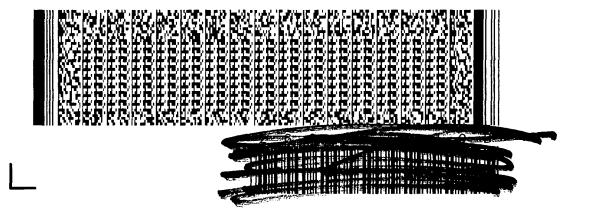
Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection.

For trust calendar year 2001 or fiscal year beginning	, and ending ,	
1a Name of trustee or custodian		
UNITEDTRUST BANK		
b Number, street, and room or suite no. (If a P.O. box, see the instr	ructions for Form 5500 or 5500-EZ.)	
1130 ROUTE 22 EAST		
c City or town, state, and ZIP code		
BRIDGEWATER NJ 08807-001	0	
2a Name of trust UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN	
b Trust's employer identification number 22	-1622175	_
3 Name of plan if different from name of trust		
Have you furnished the participating employee benefit plan(s) with to be reported by the plan(s)?	· · · · · · · · · · · · · · · · · · ·	 ɔ
Enter the plan sponsor's employer identification number as shown or 5500-EZ		
Under penalties of perjury, I declare that I have examined this schedule complete.		
Signature of fiduciary	Date ▶	
For the Paperwork Reduction Notice and OMB Control Numbers,	v4.1 Schedule P (Form 5500) 20	101
see the instructions for Form 5500 or 5500-EZ.		



SCHEDULE R (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Pension and Welfare Benefits Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

File as an Attachment to Form 5500.

Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection.

			abile ilispe	
For calendar year 2001 or fiscal plan year beginning , and	ending		,	
A Name of plan	В	Three-digit		
UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN		plan number	<u> </u>	002
C Plan sponsor's name as shown on line 2a of Form 5500	D	. ,		
UNITEDTRUST BANK		22-	1622175	
Part I Distributions				
All references to distributions relate only to payments of benefits during the plan year.		1 1		
1 Total value of distributions paid in property other than in cash or the forms of property specified				
in the instructions		. 1 \$		
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries				
during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amount of benefits) $22-1622175$	nts			
or bortomer.				
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3. Number of participants (living or deceased) whose benefits were distributed in a single sum, during the state of participants (living or deceased) whose benefits were distributed in a single sum.				
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	ng	2		<u></u>
Part II Funding Information(If the plan is not subject to the minimum funding requirer	nents of section	on 412 of the Inter	nal Revenue	
Code or ERISA section 302, skip this Part)	Herita or acous	on 412 of the like	nai ivevenue	
4 Is the plan administrator making an election under Code section 412(c)(8) or ERISA section 302(c)(8)?	Y	es X No	N/A
If the plan is a defined benefit plan, go to line 7.	(4)(4)	· · · · · · · · · · · · · · · · · · ·	23 [] NO	□ ·•″A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this				
plan year, see instructions, and enter the date of the ruling letter granting the waiver		Month	Day \	'ear
If you completed line 5, complete lines 3, 9, and 10 of Schedule B and do not complete th		of this schedule.	/——	
6a Enter the minimum required contribution for this plan year		1 - 1-		
b Enter the amount contributed by the employer to the plan for this plan year		6b \$		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to t	the left			
of a negative amount)		6c \$		
If you completed line 6c, do not complete the remainder of this schedule.				
7 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure	providing aut	omatic	-	\Box
approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree	with the chan	ge? [_] Y	es 📙 No	∐ N/A
Do not complete line 8, if the plan is a multiemployer plan or a plan with 100 or fewer part	ticipants duri	ing the prior plar	year (see i	nst.).
8 Is the employer electing to compute minimum funding for this plan year using the transitional rule		П	П	
provided in Code section 412(I)(11) and ERISA section 302(d)(11)?	· · · · · · · · · · · · · · · · · · ·	Y	es No	N/A
Part III Amendments				
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that		П.,	П.,	
			· · · · · · · · · · · · · · · · · · ·	
in annual the value of hear flag (see instructions)			es No e R (Form 5	500) 2001

SCHEDULE T (Form 5500)

Department of the Treasury Internal Revenue Service

Qualified Pension Plan Coverage Information

This form is required to be filed under section 6058(a) of the

File as an attachment to Form 5500.

Internal Revenue Code (the Code).

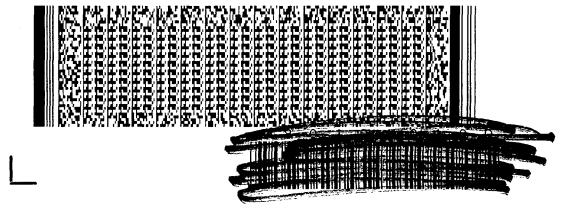
Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection.

For calendar year 2001 or fiscal plan year beginning	, and ending ,
A Name of plan UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN	B Three-digit plan number ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 UNITEDTRUST BANK	D Employer Identification Number 22-1622175
Note: If the plan is maintained by:	
 More than one employer and benefits employees who are not collectively-bargain each employer (see the instruction for line 1). 	ned employees, a separate Schedule T may be required for
 An employer that operates qualified separate lines of business (QSLOBs) under each QSLOB (see the instruction for line 2). 	r Code section 414(r), a separate Schedule T may be required for
1 If this schedule is being filed to provide coverage information regarding the no in a plan maintained by more than one employer, enter the name and EIN of the	, , , , , , , , ,
1a Name of participating employer	1b Employer identification number
UNITEDTRUST BANK	22-1622175
2 If the employer maintaining the plan operates QSLOBs, enter the following info	formation:
a The number of QSLOBs that the employer operates is	
b The number of such QSLOBs that have employees benefiting under this plan	is
c Does the employer apply the minimum coverage requirements to this plan on a	an employer-wide rather than a QSLOB basis? Yes No
d If the entry on line 2b is two or more and line 2c is "No," identify the QSLOB to	o which the coverage information given on line 3 or 4 relates.
3 Exceptions Check the box before each statement that describes the plan or If you check any box, do not complete the rest of this Schedule.	the employer. Also see instructions.
a The employer employs only highly compensated employees (HCEs).	
b No HCEs benefited under the plan at anytime during the plan year.	
The plan benefits only collectively-bargained employees.	
d The plan benefits all nonexcludable nonhighly compensated employees of	the employer (as defined in Code sections 414(b), (c), and (m)),
including leased employees and self-employed individuals.	
e The plan is treated as satisfying the minimum coverage requirements und	ler Code section 410(b)(6)(C).



	Schedule T (Form 5500) 2001		Page 2			
					Official Use Only	
	Enter the date the plan year began for which	coverage data is being submitted.	Month 01	Day 0	Year 20	001
a	Did any leased employees perform services	for the employer at any time during the	plan year?			X No
b	In testing whether the plan satisfies the cover does the employer aggregate plans?				····· Yes	— ⊠ No
С	Complete the following:					
	(1) Total number of employees of the employees	yer (as defined in Code section 414(b),	I I	ı		
	leased employees and self-employed in	dividuals		c(1)	738	
	(2) Number of excludable employees as de-	fined in IRS regulations (see instruction	s)	c(2)	75	
	(3) Number of nonexcludable employees. (5	Subtract line 4c(2) from line 4c(1))		c(3)	663	
	(4) Number of nonexcludable employees (li			c(4)	22	
	(5) Number of nonexcludable employees (li	. ,,	r	c(5)	662	
	(6) Number of benefiting nonexcludable em	, ,,		c(6)	22	
d	Enter the plan's ratio percentage and, if appl		f	<u> </u>		$\neg \neg$
	information on lines 4c and 4d pertains (see		The plante which the	d	99.8	%
е	Identify any disaggregated part of the plan a	nd enter the ratio percentage or exception	on (see instructions).			
	Disaggregated part:	Ratio Percentage:	Exception:			
	(1) 401 (K)	100.0	<u></u>			
	(2)					
	(3)					
£	This plan satisfies the coverage requiremen	ts on the basis of (check one):	1) x the ratio percentage test	(2)	average henefit t	ect





SCHEDULE SSA (Form 5500)

Department of the Treasury

Internal Revenue Service

Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits

Under Section 6057(a) of the Internal Revenue Code

File as an attachment to Form 5500 unless box 1b is checked.

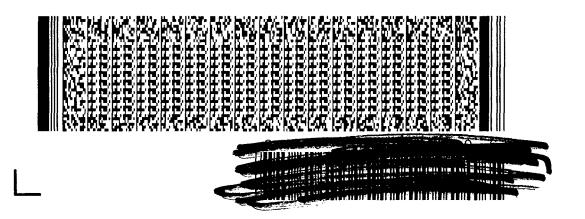
Official Use Only

OMB No. 1210-0110

2001

This Form is NOT Open to Public Inspection.

For calendar year 2001 or fiscal plan year beginning	, and ending ,	
A Name of plan	B Three-digit	
UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN	plan number ▶ 002	
C Plan sponsor's name as shown on line 2a of Form 5500 UNITEDTRUST BANK	D Employer Identification Number 22-1622175	
1a X Check here if additional participants are shown on attachments. All attachments must in name of plan, plan number, and column identification letter for each column completed	•	
Check here if plan is a government, church or other plan that elects to voluntarily file So through 3c, and the signature area. Otherwise, complete the signature area only.		
2 Plan sponsor's address (number, street, and room or suite no.) (If a P.O. box, see the ins	structions for line 2.)	
City or town, state, and ZIP code		
3a Name of plan administrator (if other than sponsor)		
3b Administrator's EIN		
3c Number, street, and room or suite no. (If a P.O. box, see the instructions for line 2.)		
City or town, state, and ZIP code		
Under penalties of perjury, I declare that I have examined this report, and to the best of my kno	owledge and belief, it is true, correct, and complete.	
Signature of plan administrator		
Phone number of plan administrator ► 908-429-2200	Date ►	
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions	for Form 5500 v4.1 Schedule SSA (Form 5500) 2	001



- 4 Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits that:
 - Code A -- has not previously been reported.
 - Code B -- has previously been reported under the above plan number but requires revisions to the information previously reported.
 - Code C has previously been reported under another plan number but will be receiving their benefits from the plan listed above instead.

Code D -- has previously been reported under the above plan number but is no longer entitled to those deferred vested benefits.

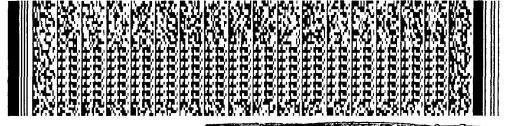
	Code D Has pres	Use with entry code "A", "B", "C", or "D"					Use with entry code "A" or "B"			
(a)	(b) Social							code for e and n of nefit	Amount of vested benefit (f)	
Entry Code	Security							(e) Payment frequency	Defined benefit plan periodic payment	
А	147683091	KIM			EICK		A	А	<u> </u>	
A	144440138	JEROME		F	HOLUB		A	А		
А	138387899	LOUIS			IORIO		А	А		
А	264833406	ANTHON	ΙΥ		иоло		А	А		
			ith entry o				Use with entry code "C"			
(a)			of vested be contribution				(i) (j)			
Entry Code	(g) Units or shares		Share Total value indicator of account		otal value	e	us sponsor's mployer cation numbe		Previous plan number	
	26	.29260	S		10182.86					
	283	3.71750	S		4506.14					
					303.91					
	2921	51930	s		155405.46					



- 4 Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits that:
 - Code A -- has not previously been reported.
 - Code B -- has previously been reported under the above plan number but requires revisions to the information previously reported.
 - Code C -- has previously been reported under another plan number but will be receiving their benefits from the plan listed above instead.

Code D -- has previously been reported under the above plan number but is no longer entitled to those deferred vested benefits.

			Use with "A", "B",						h entry code " or "B"
(a)	(b) Social Security Number (First) (C) Name of Participant (M.I.) (Last)					Enter code for nature and form of benefit		Amount of vested benefit	
Entry Code						(d) Type of annuity	(e) Payment frequency	Defined benefit plan periodic payment	
A	147346043	JUDITH			OMELIA		А	А	
A	158401684	WILLIA	M	R	PASSERA	· · · · · · · · · · · · · · · · · · ·	A	A	
A	157304982	ANDREA	<u> </u>	М	VANHORN		А	А	
А	156384142	MARCEI	ιLA	J	VIANO		А	A	
			ith entry of "B"	code			Use	with entry "C"	code
(a)		Amount of vested benefit Defined contribution plan					(i) Provious appacada		
Entry Code	(g) Units or shares			То	(h) Previo		us sponsor's nployer ation numbe		Previous plan number
	91	41690	S		12706.32				
	914	.95780	S		81114.76				
	392	2.12360	S		86623.08				
	1066	5.89020	S		65669.16				





SCHEDULE T (Form 5500)

Department of the Treasury

Internal Revenue Service

Qualified Pension Plan Coverage Information

This form is required to be filed under section 6058(a) of the Internal Revenue Code (the Code).

File as an attachment to Form 5500.

Internal Revenue Code (the Code).

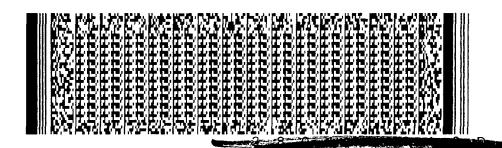
Official Use Only

OMB No. 1210-0110

2001

This Form is Open to Public Inspection.

For	calendar year 2001 or fiscal plan year beginning , and ending			
	Name of plan TTEDTRUST BANK PROFIT SHARING AND 401(K) PLAN	В	Three-digit plan number ▶	002
	Plan sponsor's name as shown on line 2a of Form 5500 TTEDTRUST BANK	D	Employer Identific 22-1622	
Note	: If the plan is maintained by:			
	lore than one employer and benefits employees who are not collectively-bargained employees, a separate sach employer (see the instruction for line 1).	Schedule	T may be required for	Pr
	n employer that operates qualified separate lines of business (QSLOBs) under Code section 414(r), a sepach QSLOB (see the instruction for line 2).	arate Sci	hedule T may be requ	ired for
1	If this schedule is being filed to provide coverage information regarding the noncollectively bargained emp	loyees of	an employer particip	ating
	in a plan maintained by more than one employer, enter the name and EIN of the participating employer:			
1a	Name of participating employer	1b Em	ployer identificatio	n number
UN	ITEDTRUST BANK		22-1622	175
2	If the employer maintaining the plan operates QSLOBs, enter the following information:			
а	The number of QSLOBs that the employer operates is			
b	The number of such QSLOBs that have employees benefiting under this plan is			
С	Does the employer apply the minimum coverage requirements to this plan on an employer-wide rather that	in a QSL	OB basis?	∐ Yes ∐ No
d	If the entry on line 2b is two or more and line 2c is "No," identify the QSLOB to which the coverage inform •	ation give	en on line 3 or 4 relate	es.
3	Exceptions Check the box before each statement that describes the plan or the employer. Also see inst	ructions.		
	If you check any box, do not complete the rest of this Schedule.			
а	The employer employs only highly compensated employees (HCEs).			
b	No HCEs benefited under the plan at anytime during the plan year.			
С	The plan benefits only collectively-bargained employees.			
d	The plan benefits all nonexcludable nonhighly compensated employees of the employer (as defined in	n Code se	ections 414(b), (c), ar	nd (m)),
	including leased employees and self-employed individuals.			
е	The plan is treated as satisfying the minimum coverage requirements under Code section 410(b)(6)(0)	C).		
For	Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.	v4.	1 Schedule T (F	Form 5500) 2001



	Schedule T (Form 5500) 2001		Page 2			
					Official Use Only	
,	Enter the date the plan year began for which	n coverage data is being submitted.	Month 01	Day <u>0</u>	1 Year 2	001
a	Did any leased employees perform services	for the employer at any time during the	plan year?		· · · · · · · Yes	X No
b	In testing whether the plan satisfies the covidoes the employer aggregate plans?	_		-	Yes	⊠ No
C	Complete the following:				_	_
	(1) Total number of employees of the empl	oyer (as defined in Code section 414(b)	(c), and (m)), including			
	leased employees and self-employed in	dividuals		c(1)	738	
	(2) Number of excludable employees as de-	efined in IRS regulations (see instruction	s)	c(2)	75	
	(3) Number of nonexcludable employees.	Subtract line 4c(2) from line 4c(1))		c(3)	663	
	(4) Number of nonexcludable employees (ine 4c(3)) who are HCEs		c(4)	22	
		ine 4c(3)) who benefit under the plan .		c(5)	662	
	(6) Number of benefiting nonexcludable er	nployees (line 4c(5)) who are HCEs		c(6)	22	
d	Enter the plan's ratio percentage and, if app	licable, identify the disaggregated part of	i i			
	information on lines 4c and 4d pertains (see	e instructions) > 401 (M)		d	99.8	%
е	Identify any disaggregated part of the plan	and enter the ratio percentage or except	on (see instructions).			
	Disaggregated part:	Ratio Percentage:	Exception:			
	(1) 401 (K)	100.0				
	(2)					
	(3)					
f	This plan satisfies the coverage requireme	nts on the basis of (check one):	1) X the ratio percentage test	(2)	average benefit	test





SUMMARY ANNUAL REPORT

FOR UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN

This is a summary of the annual report for the UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN, EIN 22-1622175, Plan No. 002, for the period January 1, 2001 through December 31, 2001. The annual report has been filed with the Pension and Welfare Benefits Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$522,436. These expenses included \$266 in administrative expenses and \$522,170 in benefits paid to participants and beneficiaries. A total of 674 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$11,617,283 as of December 31, 2001, compared to \$11,772,333 as of January 1, 2001. During the plan year the plan experienced a decrease in its net assets of \$155,050. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$367,386 including employer contributions of \$595,661, employee contributions of \$1,005,069, realized losses of \$1,140,491 from the sale of assets, and earnings from investments of \$(218,046).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- 1. an accountant's report;
- 2. financial information;
- 3. assets held for investment; and
- 4. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call UNITEDTRUST BANK, 1130 ROUTE 22 EAST P.O. BOX 6000, BRIDGEWATER, NJ 08807-0010, (908) 429-2200.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (UNITEDTRUST BANK, 1130 ROUTE 22 EAST P.O. BOX 6000, BRIDGEWATER, NJ 08807-0010) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

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J. ME 1885 15 ...

BOKLAS GOVER

Trust and Investment Services Division

DECEMBER 31, 2001 ACCOUNT 62-0093-00

UNITED TRUST BANK HEREBY CERTIFIES THAT THE FOREGOING STATEMENT FURNISHED PURSUANT TO 29 C.F.R. SECTION 2520.103.5 (C) IS COMPLETE AND ACCURATE

JIM DUFFY EMPLOYEE BENEFIT DEPT SIGNATURE DATE

THIS IS YOUR COMBINED REPORT OF INVESTMENTS AND TRANSACTIONS FOR THE PERIOD.

THE FOLLOWING ARE INCLUDED IN THE REPORT:

SUMMARY OF ACCOUNT ACTIVITY A SUMMARY OF THE TRANSACTIONS FOR THE PERIOD

ASSET STATEMENT -

A LISTING OF THE COST AND MARKET VALUE OF THE ASSETS HELD IN THE ACCOUNT. COST BASIS REFERS TO THE ORIGINAL COST OR OTHER COST BASIS APPLICABLE FOR COMPUTING CAPITAL GAINS AND LOSSES. MARKET VALUE IS THE CURRENT VALUE OF EACH ASSET. FOR MOST STOCKS AND BONDS. MARKET VALUES ARE THE CLOSING PRICES ON THE LAST TRADING DAY OF THE PERIOD. OTHER ASSETS ARE STATED AT APPRAISED OR ESTIMATED VALUE.

BALANCE SHEET

PERCENT OF ISSUE

ACQUISITIONS/DISPOSITIONS

MARKET TO MARKET

TRANSACTION STATEMENT A COMPLETE LISTING OF TRANSACTIONS FOR THE PERIOD.

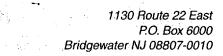
IF YOU HAVE ANY QUESTIONS, PLEASE CALL YOUR ACCOUNT ADMINISTRATOR OR YOUR INVESTMENT OFFICER. AT 1-800-862-1131 OR THE PHONE NUMBER LISTED BELOW.

JAMES F. DUFFY, CRSP 908-429-2310

BULLETIN



	UNITEDTRUST BANK - TRUST DEPT		ACCET C	TATEMENT AS OF DECEMBER 31, 20	202
	ACCOUNT 62-0093-00 CONSOLIDATED	STATEMENT FOR UNB 401K 093-00 - 62-0093-06	A33E1.3	PAGE	.01 ₹ _1 _
	UNITS/ DESCRIPTION	BOOK VALUE AVG UNIT COST	MARKET VALUE/ UNIT PRICE	21 - 22 O A SESSO (24)	
	CASH EQUIVALENTS MASTER NOTES & MONEY MKT FUNDS	5-		Vinda Mil	A commence of the commence of
	896,455.910 PRIME OBLIGATIONS FUND FEDERATED - FD 10	896.455.91 100.0000	896.455.91	n nervijske sijn en	St. producedness and section of the
	FIXED INCOME				
	BONDS			· · · · · · · · · · · · · · · · · · ·	
	CORPORATE	(4) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A	. (
	50.000 CORESTATES CAPITAL CORP DTD 10/19/93 5.875% DUE 10/15/2003	49.500.00 99.0000	51,845.00 103.6900	(1) 建二丁基二丁基二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二二	
	100.000 MERCANTILE BANK ST LOUIS NA DTD 01/25/94 6.375% DUE 01/15/2004	101.641.00 101.6410	104.707.00 104.7070		
	200.000 US CELLULAR CORP DTD 08/21/97 7.25% DUE 08/15/07 CALLABLE ON 08/15/04 @ PAR	194,000.00 97,0000	205,076.00 102.5380		
	50.000 CONSOLIDATED EDISON OF NEW YORK DTD 05/03/00 8.125% DUE 05/01/2010	49,916.50 99.8330	54,769.00 109.5380		
	100.000 ORANGE & ROCKLAND UTILITIES DTD 06/16/00 7.50% DUE 06/15/10	99,500.00 99.5000	101,783.00 101.7830		
	50.000 GENERAL MOTORS ACCEPTANCE CORP DTD 03/02/01 7.25% DUE 03/02/2011	49.755.00 99.5100	50.205.00 100.4100		
	50,000 BRISTOL MYERS SQUIBB DTD 09/28/01 5.75% DUE 10/01/2011 CALL @ MAKE WHOLE +20BP	50,000.00 100.0000	49.,528.50 99.,0570	en egy vide e Source Bollow by	
	TOTAL CORPOR	ATE 594,312.50	617,913.50		:
	COMMON TRUST FUNDS	,			
	9.889 EMPLOYEE BENEFIT BOND FUND	944,573.78 95.51762	968,999.96 97.98765		
1	TOTAL BOI	NDS 1,538,886.28	1,586,913.46		AS
•					





-160 (4/01)

NITS/	15.40 (1.00 A) (4.00 4 (1.00 A)	BOOK VALUE	MARKET VALUE/	2.54
ESCRIPTION		AVG UNIT COST	UNIT PRICE	A Marie College
COMMON STOCK		en e		
BASIC MATERIALS				が、 1000年 - 報告 が、
.000 LCOA INC	and the second of the second o	37.950.00 37.950	35,550.00 35.550	40 (1 1970 kg) (1399) 40 (1 1970 kg) (1399)
DO NTERNATIONAL PAPER CO	12 (A) (A) (A) (A) (B)	20,030,00 40,060	20,175.00 40.350	1 14 Jan 1 14 Jan - Marsell III
TOTAL BA	SIC MATERIALS	57, 980.00	55,725.00	
CAPITAL GOODS				A CONTRACTOR AND
.000 ENERAL ELEC CO		99,638.97 14.234	280,560.00 40.080	100 (100 (100 (100 (100 (100 (100 (100
.000 YCO INTERNATIONAL LTD		212,513,91 35,418	353,400,00 58,900	600 - 14 F
000 ITED TECHNOLOGIES CORP		66,180.00 66,180	64.630.00 64.630	5.0 0 o s
TOTAL (CAPITAL GOODS	378,332.88	698,590.00	
COMMUNICATION SERVICE	ES			
OO PRINT CORP PCS COM SER 1		7,440.00 24.800	7.323.00 24.410	
CONSUMER STAPLES				
.100 DL TIME WARNER INC COM		96.750.00 46.071	67,410.00 32,100	
,300 ARDINAL HEALTH INC		93,712.00 72.086	84,058.00 64.660	THE HEAT OF THE STORM PROCESS.
00 EPSICO INC		38,046.00 47.557	38,952.00 48.690	a je sezak teletak tistoj.
00 HILIP MORRIS COMPANIES		39.497.00 49.371	36,680.00 45.850	Tytte og samme get ka
TOTAL CONS	SUMER STAPLES	268,005.00	227,100.00	
CONSUMER CYCLICALS				
CONSUMER DURABLES				gradient der State (1997)
0 SCO CORP.		10,492.00 26.230	9,800.00 24.500	



		ENT FOR UNB 401K - 62-0093-06	ASSET STA	TEMENT AS OF DECEMBER 31, 2001 PAGE 3	
UNITS/ DESCRIPTION			MARKET VALUE/ UNIT PRICE		
RETAIL -	adimi elek	- 1683 x 186 94	57 		
4,200 HOME DEPOT INC	*1 	65,895.83 15.689	214.242.00 51.010	・ 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
800 KOHLS CORPORATION	00.088 88 000,78	345;401:00 56.751	56,352.00 70.440	**************************************	ì
5.300 TARGET CORP	163.200 as 938.68	122.765.55 23.163	217,565.00 41.050	क्षाक्र । १९९१ व्यक्तिकः अक्षर्यन्तिकारमञ्जूष	
-	TOTAL RETAIL	234,062.38	488,159/00	244 1550 · · · · · · · · · · · · · · · · · ·	
MEDIA/ENTERTAINMENT				- WAS 6 MTG-2-	į.
2.400 CENDANT CORPORATION	93 (6 80), 6 %. 939 (4	39 ² ,732 ² .00 16.555	47,064.00 19.610	03 05 0 12854835 William	
TOTAL CONSU	MER CYCLICALS	284,286.38	545,023.00	2004 (MAGINAMORE) (1994)	
ENERGY 2,500 CHEVRON TEXACO CORP COMM FINANCIALS	60 (8. A 17. 46 (8. A)	214,918,12 85,967	224,025.00 89.610	OPE I	
BANKS				A ANALON MALENTA SALIN AND A CONTRACT OF THE	
200 BANK OF AMERICA CORPORATIO	83 55 ja 30 85 N	12.585.00 62.925	12,590.00 62.950	25.4 P.20 P.3	
2,000 FREDDIE MAC	04 944 14 931 08	131 .224 .00 65 .612	130,800.00 65.400	- AND REPRESENTATION - AND R	
160.798 UNITED NATIONAL BANCORP	(- 1년) - 1 1명 원인 - 1	2,705,487.15 16.825	3,860,759.98 24.010	AL NO KAN CACHARA	ŀ
DIVERSIFIED FINANCIAL	TOTAL BANKS	2,849,296.15	4,004,149.98	$\mathbf{w}_{i,j} = \mathbf{r}^{i,j}$	
3.750 AMERICAN INTL GROUP INC	A STATE OF THE STA	263.726.44 70.327	297,750.00 79.400	8. 600 B. S. S.	
6,710 CITIGROUP INC	ng Lover 13 s	267,550.81 39.873	338,720.80 50.480	ZAR ATER	
1.100 HOUSEHOLD INTNL INC		64,584.00 58.712	63,734.00 57.940		
3,500 MBNA CORP		75,595.45 21.598	123,200.00 35,200		



UNITS/ NAME OF SOME DESCRIPTION NAME OF SOME	BOOK VALUE AVG UNIT COST	MARKET VALUE/ UNIT PRICE			
TOTAL DIVERSIFIED FINANCIAL	671,456.70	823,404.80	The second of th		
TOTAL FINANCIALS	3,520,752.85	4,827,554.78	n de grand de la companya de la com La companya de la co		
HEALTHCARE	* .				
4,800 CP S CA LARD	263.106.20 54.813	283,680.00 59.100			
3,100 - 07 093,030 - 08 093,030 - 08 093,030 - 08 093,030	188.818.10 60.909	182,280,00 -58,800			
6.000	259,040.63	239,100.00	ing salah merupakan di sebagai kecamatan di sebagai		
PFIZER INC	43.173	39.850			
3,500	182,408.03	205,520.00			
TENET HEALTHCARE CORP	52.116	58.720			
2.000 UNITED HEALTH GROUP INC COM		141 .540 .00 70 .770	T		
TOTAL HEALTHCARE	1,020,633.96	1,052,120.00			
TECHNOLOGY		. net i Massigation			
8.000	99.778.16	144.880.00			
CISCO SYSTEMS	12.472	18.110			
7,000	112,329.51	94.080.00	. }		
EMC CORP	16.047	13.440			
300	18,645.00	20,565.00			
ELECTRONIC DATA SYSTEMS CORP NEW	62.150	68.550			
1,400	153,244.00	169,344.00			
IBM	109.460	120.960			
1.400	79,029.85	26,530.00	* · · · · · · · · · · · · · · · · · · ·		
JUNIPER NETWORKS INCORPORATED	56.449	18.950			
1.400	75,658.54	92,750.00			
MICROSOFT CORP	54.041	66.250			
9.400	174,217.01	205,578.00			
NETWORK APPLIANCE INC	18.533	21.870			
1,000	61,437.50	12,300.00			
SUN MICROSYSTEM INC	61,437	12.300			
2.300	252,106.33	103,109.00			
VERITAS SOFTWARE CORPORATION	109.611	44.830			
TOTAL TECHNOLOGY	1,026,445.90	869,136.00			



GRAND TOTAL ASSETS

, coost	TS 62-0093-00 -	V- V000 00		· · · · · · · · · · · · · · · · · · ·	
JNITS/ DESCRIPTION	ARRES MALES UR. T. PRICE	BOOK VALUE AVG UNIT COST	MARKET VALUE/ UNIT PRICE	AND THE RESERVE OF THE PARTY OF	
EQUITY MUTUAL FUNDS	(#1,404 ESG	有的。 全等集、直 等等	alwames o	318 38 38 38 38 38 38 38 38 38 38 38 38 38	
IN 996 912	87. 188 7. VSB . ja	252,000,00 22,915			*· · ·
					MEMES -
	(b. 155.87 991-98	205,464.57 47.043	191,473.96 43.840	% P\$\$	108 A MORESTO
TOTAL-EQUITY MU	TUAL FUNDS	457,464.57	360,496.50	* ************************************	
TOTAL CO	MON STOCK	7,236,259.66	8,867,093.28	J/a	3, 1, 9 - New C
MISCELLANEOUS ASSETS	a) 400 (200 5) Viçinin	77. 174. 36. 141.71			All Sections
L DRIGINAL ACCOUNT DOCUMENT		9 2篇 (4) 61 (2)		1977 - 1981	1 2 A 1 A 1
Т0	TAL ASSETS	9,671,601.85	11,350,462.65	in the second of the second	Total Commence
	CASH		全接接到 54. 第		

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UNITEDTRUST BANK - TRUST DEPT ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ASSET STATEMENT AS OF DECEMBER 31, 2001 PAGE -6

With Board Lare

* pt	100 1 Pros. 1 1895 2 1 Pro. 1	RELATED	ACCOUNT SUMMARY	Annual Control of the	
ACCOUNT SHO	ORT TITLE		UNITS	COST BASIS/ % OF ACCOUNT	MARKET VALUE/ % OF ACCOUNT
62-0093-00 TUA	A/IM UNTO NAT'L BANK	P/S & 401(K)	639,315.740	1.829.740.71	2,015,251.64
62-0093-02 TUA	4/IM UNB P/S & 401(K)	EQUITY FUND	331,830,720	3,123,892,69 3,123,30 %	3,538,774.72
62-0093-03 TUA	A/IM UNB P/S & 401(K)	FIXED FUND	43, 293, 190	977.977.97	1.002,404.15
62-0093-04 TUA	A/IM UNB P/S & 401(K)	MONEY MKT FD	500,211.410	500,211.41	500,211.41
62-0093-05 TUA	A/IM UNB P/S & 401(K)	UNB STOCK FD	207,480.080	5.17 % 2.732.041.73	3,883,051.46
	A/IM UNB P/S & 401(K)		65,637.245	507,737.34	34 .21 % 410 .769 .27
T0 T	TAL CONSOLIDATED ASSE	TS	1,787,768.385	9,671,601.85 100.00 %	3.62 % 11,350,462.65 100.00 %



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

BALANCE SHEET FOR PERIOD (
JANUARY 01, 2001 TO DECEMBER 31, 2001
PAGE 7

	PRIMARY TO STATE OF	BEGINNING	ENDING	
- CASH EQUIVALENTS	Property Control	MARKET VALUE	MARKET VALUE	PSUT NA
MASTER NOTES & MONEY MKT FUNDS	45 45 90	954.773.33	896.455.91	10 14. A
TOTAL CASH EQUIVALENTS	GSV 1918, JCC	954,773.33	896,455.91	20-1999-33
- F- AGA (300) £ p :- FIXED INCOME -	401 190,34		Variable Commence	
A FIS.008 EN S.J.A.	0.41 (1.87-30)	1,304,392.96	1,586,913.46	EF SOME FA
TOTAL FIXED INCOME	CEC PLANTE	1,304,392.96	1,586,913.46	The transfer of
- COMMON STOCK	# # 112 34	278. N. 2 . W. 2	e marge septim	
BASIC MATERIALS	83 - 435 - Vi	.00	55,725.00	
CAPITAL GOODS		685,509.00	698,590.00	
COMMUNICATION SERVICES		457,722.00	7,323.00	
CONSUMER STAPLES		.00	227,100.00	
CONSUMER CYCLICALS		344,002.00	545,023.00	
<u>E</u> NERGY		86,938.00	224,025.00	
FINANCIALS		3,820,171.03	4,827,554.78	
HEALTHCARE		1,137,812.50	1,052,120.00	
TECHNOLOGY		2,162,417.20	869,136.00	
UTILITIES		520,762.50	.00	
EQUITY MUTUAL FUNDS		322,922.39	360,496.50	÷
TOTAL COMMON STOCK		9,538,256.62	8,867,093.28	
TOTAL ASSETS		11,797,422.91	11,350,462.65	
CASH		.00	.00	
GRAND TOTAL ASSETS		11,797,422.91	11,350,462.65	

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE A 8

SUMMARY OF ACCOUNT ACTIVITY

RECEIPTS HERE SALES		1. (3.4) (4.4) 1. (2.4) (4.4)			
CONTRIBUTIONS		je kaj j			. "
COMPANY CONTRIBUTIONS EMPLOYEE CONTRIBUTIONS			329,353 1,005,068		
ROLLOVER CONTRIBUTIONS - CASH			95.074		
DEPOSITS					
CASH DEPOSITS			455.955	. 97	
INVESTMENT INCOME			. 44 040	20	
NET INTEREST INCOME NET DIVIDEND INCOME			44.049 163,675		
FUND INCOME			45.620		
COMMON FUND INCOME DISTRIBUTION			50,381		
GAIN/LOSS ALLOCATION			1,739		
GAIN DISTRIBUTIONS			18,950		
TOTAL RECEIPTS			2,206,389	. 21	
- DISBURSEMENTS					
DISTRIBUTIONS AND WITHDRAWALS					
PAYMENTS TO PARTICIPANTS			27,922		
LUMP SUM DISTRIBUTIONS			488,912		
WITHDRAWALS TRANSFERS			21,950 425,837		
TRANSFERS			423,03/	. / 1-	
FEES AND EXPENSES FEES AND COMMISSIONS			5	.00-	
TAXES AND OTHER EXPENSES	v"		9.247		
TOTAL DISBURSEMENTS			973,876		
INVESTMENT CHANGES					
SALES AND CAPITAL CHANGES		00			
CHANGE IN MARKET VALUE	1,679,47	73.024			
- TOTAL INVESTMENT CHANGES			1,679,473	02	-

UNITEDTRUST BANK - TRUST DEPT

SUMMARY STATEMENT

JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 9 ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K

ACCOUNTS 62-0093-00 - 62-0093-06

SUMMARY OF ACCOUNT ACTIVITY (CONTINUED)

SUPPLEMENTARY INFORMATION

BEGINNING OF PERIOD

END OF PERIOD

MARKET VALUE

11,797,422.91

THE PROPERTY OF THE PROPERTY O 11,350,462.65

UNREALIZED GAIN/LOSS ON MARKET VALUE REALIZED GAIN/LOSS ON MARKET VALUE

Mary Company of Telephone

538,981.97 1.121.540.65-

or, and resolved the state of the same register of the same state of the contribution of the same

93.53. **89** JACKSONS 118 - 82 KARR OMEN SANS SANTONO - 8 885.

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型、钻头型线线系数。 "我不是我

CHANGE MATTER CO

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UNITEDTRUST BANK : TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 10

ACQUISITIONS	COST OF COST BASIS	COMMINSTER FROM COMPA
EMPLOYEE BENEFIT BOND FUND PURCHASED 04/30/01 370 UNITS PURCHASED 07/31/01 1.268 UNITS PURCHASED 09/30/01 703 UNITS PURCHASED 10/31/01 99 UNITS PURCHASED 11/30/01 201 UNITS PURCHASED 11/30/01 252 UNITS	35,949,34- 35,949,34 124,999,34- 124,999,34 69,929,56- 69,929,56 9,912,06- 9,912,06 19,909,02- 19,909,02 24,960,56- 24,960,56	(20ACHASEI) 177 H/91 2FP MES 2 BZ-13 CELUCALA CHO EBROSE AN CZ/197 CVV SAN
AOL TIME WARNER INC COM PURCHASED 05/24/01 1,000 SHS @ 54.50 PURCHASED 08/27/01 300 SHS	24,960.36- 24,960.36 54,550.00- 54,550.00 12,480.00- 12,480.00	8-7 (003 16400 (20 4 75 4 75 4 4 4 4 5 4 4 4 4 4 4 4 4 4 4
@ 41.50 PURCHASED 11/14/01 300 SHS	11,565.00- 11,565.00	Fig. Sept. of Long Later Conference of the Conference of the Long Conference of the
@ 38.45 PURCHASED 11/28/01 500 SHS . @ 36.25	18,155.00- 18,155.00	
ALCOA INC PURCHASED 11/21/01 1,000 SHS @ 37.89	37,950.00- 37,950.00	
BANK OF AMERICA CORPORATION PURCHASED 12/19/01 200 SHS @ 62.85	12,585.00- 12,585.00	Papasian
BRISTOL MYERS SQUIBB DTD 09/28/01 5.75% DUE 10/01/2011 CALL @ MAKE WHOLE +20BP PURCHASED 12/11/01 50,000 P V @ 100.00	50,000.00- 50,000.00	GENERAL MERCELLA CONTRACTOR DE CONTRA
CARDINAL HEALTH INC PURCHASED 08/27/01 300 SHS @ 75.89 PURCHASED 09/07/01 500 SHS @ 72.10 PURCHASED 11/21/01 500 SHS	22,797.00- 36,080.00- 34,835.00- 34,835.00- 34,835.00	
@ 69.61 CENDANT CORPORATION PURCHASED 08/27/01 400 SHS @ 20.43	8,202.00- 8,202.00	
PURCHASED 09/07/01 1,000 SHS @ 17.86	17,920.00-	Here is the first of the second of the secon
PURCHASED 10/25/01 1,000 SHS @ 13.55	13.610.00- 13.610.00	
CHEVRON TEXACO CORP COMM PURCHASED 10/25/01 1.115 SHS @ 85.35	95,232.15- 95,232.15	
PURCHASED 10/25/01 500 SHS 0 85.35	42,705.00- 42,705.00	



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT (
JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 11

H	The second of th	Printer of the control of the contro		
	ACQUISITIONS (CONTINUED)	COST OF	COST BASIS	A0001131110A
	PURCHASED 11/14/01 269 SHS @ 87.13	23,467.97-		the state of the s
	CITIGROUP INC PURCHASED 12/19/01 277 SHS @ 48.95	\$8,668,733, \$6,75,75, \$6,7	3.	2010 SUL FREE TETLAL MESSE 2010 FE FE FE COLAND ARREST AND FE 2010 FE FE SE VILLE TELLE ARREST FOR FE 2010 FE
	DYNEGY INC PURCHASED 05/24/01 600 SHS @ 53.7566	32,283.96-	32,283.96	APO THE TURKSHANT WAS
	PURCHASED 05/24/01 1,500 SHS @ 53.7566	60.707().45 80.709.90- 60.370-3 65 68 5		20 00 1 00 00 00 00 00 00 00 00 00 00 00
	ELECTRONIC DATA SYSTEMS CORP NEW PURCHASED 08/27/01 300 SHS @ 62.05	18.645.00- 		17 (4 (5 (4))))))))))
	FREDDIE MAC PURCHASED 02/15/01 600 SHS @ 65.15 PURCHASED 07/25/01 500 SHS	39,126.00- 33,595.00-		ALCOAL ACTION AND ACTION AND ACTION A
7	@ 67.13 PURCHASED 08/24/01 600 SHS @ 64.82 PURCHASED 08/27/01 300 SHS @ 65.15	38,928.00- 19,575.00-	38,928.00 19,575.00	A CONTRACT OF THE STATE OF THE
	GENERAL MOTORS ACCEPTANCE CORP DTD 03/02/01 7 25% DUE 03/02/2011	ma eg . , 49,755.00- , ,	49,755.00	STATE OF THE PROPERTY OF THE P
	GOLDMAN SACHS INTL EQTY INST FD 867 PURCHASED 04/26/01 2,759.382 SHS @ 18.12 PURCHASED 09/28/01 825.878 SHS @ 14.53	50,000.00- 12,000.00- 12,000.00-	12,000.00	THE THE PART OF TH
	HOME DEPOT INC PURCHASED 08/27/01 200 SHS @ 49.44	9,918.00-	9,918.00	AL MARANTA MARKET IN THE STATE OF THE STATE
	HOUSEHOLD INTNL INC PURCHASED 08/27/01 500 SHS @ 62.40	31,230.00-	31,230.00	Mind the first section of the control of the contro
	PURCHASED 10/25/01 300 SHS @ 55.02 PURCHASED 12/19/01 300 SHS	16,536.00- 16,818.00-	16,536.00 16,818.00	
	@ 56.00	10,010.00	10,010.00	



UNITEDTRUST BANK - TRUST DEPT

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ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06 -

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 12

ACQUISITIONS (CONTINUED)	COST OF COST ACQUISITION BASIS	A PARTICIPATION OF THE PARTIES OF TH
IBM PURCHASED 04/18/01 300 SHS @ 106.20	31.875.00 31.875.00	1990 JODAN (1) Park tope (L) Proc. (1) Englished (1) Selb Set (1) E
PURCHASED 04/18/01 500 SHS @ 106.20	53,125.00- 53,125.00	CONTRACTOR OF THE CONTRACTOR O
PURCHASED 05/24/01 100 SHS @ 119 27	11,933.002 000 11,933.00	THE COLOR OF SECTION OF TARREST AND THE SECTION OF
PURCHASED 05/24/01 200 SHS @ 119.27	23,866.00- 23,866.00	757 - 439 - 460,770,000 - 439 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 - 430 -
PURCHASED 10/25/01 200 SHS @ 108.05	21,630.002 - 21,630.00	
PURCHASED 10/25/01 100 SHS @ 108.05	10,815.004.004.004.00	THE REPORT OF THE REPORT OF THE PARTY OF THE
INTERNATIONAL PAPER CO PURCHASED 11/28/01 500 SHS @ 40.00	20.030.00- 20.030.00	The street of the 12 cases of the case of
JANUS WORLDWIDE FUND #41 PURCHASED 04/26/01 985.028 SHS	50,000.002 / 50,000.00	
@ 50.76 PURCHASED 09/28/01 308.96 SHS @ 38.84	12,000.00- 12,000.00	
JOHNSON & JOHNSON PURCHASED 08/10/01 2.000 SHS @ 54.9721	110.044.20- 110.044.20	
PURCHASED 08/24/01 1,500 SHS @ 54.67	82,095.00- 6.0 82,095.00	and the state of t
PURCHASED 08/27/01 1,300 SHS @ 54.53	70,967.00- 70,967.00	District AMADEM
JUNIPER NETWORKS INCORPORATED PURCHASED 04/18/01 400 SHS	23,061.60- 23,061.60	As STA
@ 57.654 PURCHASED 04/18/01 500 SHS	28,827.00-	
@ 57.654 PURCHASED 05/24/01 500 SHS	27,141.25- 27,141.25	
@ 54.2825	$(x_0 + 1) = (x_0 + x_0 + x_0)$	
KOHLS CORPORATION PURCHASED 08/27/01 300 SHS	17,121.00- 17,121.00	
@ 56.97 PURCHASED 10/25/01 500 SHS @ 56.50	28,280.00-	
KROGER CO		eg en 1970 - Er et en 1971 - De en 1971 De en 1971 - De en
PURCHASED 08/27/01 300 SHS a 26.75	8,055.00- 8,055.00	
MBNA CORP PURCHASED 10/25/01 200 SHS 3 29:10	5,850.00- 5,850.00	
		•



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 13

The second secon	and the state of the space of the state of t	and the company of the production of the company of
ACQUISITIONS (CONTINUED)	COST OF COST ACQUISITION BASIS	ACCUSED BY LICEUSED
MASCO CORP. PURCHASED 08/27/01 400 SHS @ 26.155	ns: 150, 20 10,492.008 gA y ≥ 10,492	90.1 PURCHASER WAY IVEL SHE SHE HINGLES
MICROSOFT CORP	3.6868 St. St. 1	ISE ARE TOTAL VITE PROMINING
PURCHASED 05/24/01 100 SHS @ 71.3325	Ten γει τη 7,133.25- του τ 7,133	9,260 (9) (9) (10) (8) (9) (12) (8) (9) (12) (8) (9) (10) (10) (8) (9) (10) (10) (10) (10) (10) (10) (10) (10
PURCHASED 05/24/01 500 SHS	(\$\abela_0\$\delta_0\$),\$\delta_0\$ 35,666.25\delta_0\$ \delta_0\$ 35,666	i.25 ar ook cowstaa arkanina
@ 71.3325 PURCHASED 10/25/01 200 SHS @ 60.6825	y jara js 12,136.50å js √ 12,136	
PURCHASED 10/25/01 100 SHS @ 60 6825	6,068.25 _d 2000 6,068	3.25
ORACLE SYSTEMS CORP. PURCHASED 02/15/01 1.000 SHS @ 26.1875	5 (187.5 <u>0</u> 5 (187.50 5 (1	00 0346 008000 008000 7.50 962 008 008000 00866999 00 00 0
PEPSICO INC PURCHASED 08/27/01 300 SHS	20 Car and 14,016.00; No. 10, 14,016	
PURCHASED 10/25/01 500 SHS @ 48.00	24,030.00-1 ,7 ,2 24,030	
PHILIP MORRIS COMPANIES PURCHASED 05/24/01 1,000 SHS @ 50.50	50,560.00- 50,560	
PURCHASED 08/27/01 300 SHS @ 47.29	4.9% 14,217.00- 14,217	
SCHLUMBERGER LTD PURCHASED 05/24/01 500 SHS @ 63.84	31,950.00- 31,950	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
SPRINT CORP PCS COM SER 1	18 18 18 18 18 18 18 18 18 18 18 18 18 1	1. 1947 P. M. G. (1965) - J. M. (1966) 194 (1967) 1. J. M. (1966) - J. J. G. (1966) - J. M. (1966) 1. J. J. M. (1966) - J. J. G. (1966) - J. M. (1966) - J. J. (1966) - J. J. (1966) - J. J. (1966) - J. J. (1966)
PURCHASED 08/27/01 300 SHS @ 24.70	7,440.00-	O.00 See God and the State of the Control of the Co
TARGET CORP		AND
PURCHASED 08/27/01 300 SHS @ 36.00	10,830.00- 10,830	0. 00 19 - 1981 (1981)
TENET HEALTHCARE CORP PURCHASED 02/15/01 700 SHS	31,880.03- AA	100 (100 (100 (100 (100 (100 (100 (100
@ 45.4829		44.5 (4.5)
PURCHASED 04/18/01 500 SHS @ 45.15	22,600.00- 22,600	ϵ_{min}
PURCHASED 04/18/01 300 SHS @ 45.15	13,560.00- 13,560	
PURCHASED 05/24/01 200 SHS @ 44.33	8.878.00- 8.878	
PURCHASED 08/27/01 300 SHS @ 57.80	17.370.00- 17.370	.00

UNITEDTRUST BANK :- TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06 ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 14

1				1.
	ACQUISITIONS (CONTINUED)	COST OF ACCUSAGE ACCUSTION WAS ACCUSED.	BASIS	
	PURCHASED 09/07/01 500 SHS @ 58.00	29,030.00-		Second Conductive of the Second Conductive of
	PURCHASED 09/28/01 500 SHS PURCHASED 10/25/01 500 SHS	29,710.00- -4. AVA 86 - 29,380.00-	29,380.00	Studiog Survey Var Out & . 1
	######################################	- 19 19 19 2		स्था भागा । भागा स्थाप के प्राथम । स्थाप मान्या । भागा स्थाप के प्राथम । स्थाप भागा । भागा स्थाप के प्राथम ।
	PURCHASED 02/13/01 390 SHS @ 64,00 PURCHASED 08/27/01 300 SHS @ 71.51	32,030.00- 6,483.00- 21,483.00-	32.030.00 21.483.00	
	UNITED NATIONAL BANCORP CO PURCHASED 01/05/01 5,000 SHS @ 19:00	95,000.00-	95,000.00	AND THE STATE OF T
	PURCHASED 05/15/01 7,800 SHS @ 20.13 PURCHASED 07/31/01 1,000 SHS @ 24.25.	157,014.00- 24,250.00-	157,014.00 24,250.00	TO SEE THE PROPERTY OF THE PRO
3	PURCHASED 10/03/01 3.000 SHS @ 23.50 PURCHASED 10/25/01 1.000 SHS @ 24.00	70,500.00- 24,000.00-	70,500.00 24,000.00	
	PURCHASED 11/27/01 3.000 SHS @ 23.38	70.140.00-	70,140.00	(#) (%) (#4) (#) (%) (#4) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*) (*)
	PUNITED TECHNOLOGIES CORP PURCHASED 09/07/01 1,000 SHS @ 66.12	66,180.00-	66,180.00	・ ルール医療者で 何の大き
	OUNITED HEALTH GROUP INC COM PURCHASED 02/15/01 700 SHS	39,942.00-	39,942.00	特別の 担信 1 1
	PURCHASED 08/27/01 500 SHS @ 68.30 PURCHASED 09/28/01 300 SHS	34,180.00- 19,869.00-	34,180.00 19,869.00	Mikrost en 1200 Henrista de de 1800
	@ 66.13 PURCHASED 10/25/01 500 SHS @ 66.48	33,270.00-	33,270.00	A Committee of the Comm
	WELLS FARGO & COMPANY (NEW) PURCHASED 02/15/01 1,000 SHS @ 49.81	49,870.00-	49,870.00	
	NET CASH MANAGEMENT (326 TRANS)	2,853,429.32-	2,853,429.32	
	TOTAL ACQUISITIONS	5,901,497.78-	5,901,497.78	•



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

T-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 15

	PROCEEDS OF COMMON STATES BY	OST ASIS	MARKET VALUE R BASISMA CAROLLA &	EALIZED G/L ON MARKET
	96 180 96 9 080 80 80 80 80 80 80 80 80 80 80 80 80	9,716.45- 8,475.27- 4,987.65-	24-2 006 10 v 6 3 27,687.50- 342 506 10 55 4 38,762.50- 06 006 10 66 v 55,375.00-	21, 092, 72- 29, 676, 81- 29, 676, 81- 32A, 29A, 42, 485, 44- 41, 985, 45- 20, 342, 75-
BROADCOM CORP SOLD 02/21/01 600 SHS @ 64.0212 SOLD 02/21/01 1.500 SHS @ 64.0212	38,411.44 39 26,028.60 97	9,075.00- 7,687.50-	50;400±00+//6 50;400±00+//6 126;000:00- 1:404:4:504:2	111.988.56- 29.971.40-
CISCO SYSTEMS SOLD 05/24/01 1,800 SHS @ 22.3375 SOLD 05/24/01 2,400 SHS @ 22.3375 DYNEGY INC	40,206.16 17	7,718.00- 2,595.59-	68,850.00- 68,850.00- 91,800.00- 91,800.00-	28, 643, 84- 38, 191, 79-
DYNEGY INC SOLD 11/06/01 1,500 SHS. @ 34.90 SOLD 11/21/01 600 SHS @ 40.00	52,258.25),709.90-	32,283.96-20.00	28,451.765- 3061.87320676- 30638480814
EMC CORP SOLD 05/24/01 500 SHS @ 37.85 SOLD 09/07/01 1,300 SHS @ 13.74	18,899.37 7 30 1050.05 0 0 20 30 30 17,783.40 22	7,405.92- 2,065.55-	*/32,521/83#\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	\$1.06.4 0.14131622446- 0.141641049 663,773,135- 0.44664,31144
ENRON CORP SOLD 09/07/01 1.000 SHS @ 31.15 SOLD 09/26/01 500 SHS @ 25.70	31,088.96		83,125.00-	o ni Airea 🛊
SOLD 10/25/01 1.000 SHS @ 16.40 SOLD 11/06/01 1.000 SHS @ 9.97 SOLD 11/07/01 300 SHS @ 9.19	9.909.66 61 2.738.91 25	.,380.60- .,060.00- 6,179.60-	83,125.00- 24,937.50 ² + 3	73,215.34- 22,198.59-
EXXON MOBIL CORP SOLD 09/07/01 1.000 SHS @ 41.02 SOLD 10/25/01 1.000 SHS @ 39.30		,405.00-	43,469.00- 43,469.00-	

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 16

DISPOSITIONS (CO	DNTINÛÊD)	PROCEEDS OF DISPOSITION	COST BASIS	MARKET VALUE BASIS	REALIZED G/L ON MARKET
J P MORGAN CHASE SOLD 05/24/01 50	E & CO COM DOSHS - S	24,774.17	(23,780.45-	22.718.50-	2.055.67
@ 49.60 SOLD 05/24/01 1.	.500 SHS	74,322.52	69,005.39-	68,155.50-	6,167.02
	OOSASE AR	12,164.59 ^(c)	14,268.27-	13,631.10-	1.466.51
@ 40 65 SOLD 10/25/01 3	.000 SHS	108,266.38	कार्च [©] 133,205.91-	136,311.00-	28,044.62
@ 36.15 SOLD 11/14/01 70	00 SHS	27,411.08	33,292.63-	31,805.90-	4,394.82
		4 6 6 6 6 6 5 C	(A)		
KROGER CO SOLD 12/11/01 30 @ 20.02	00 SHS	5,990.80	8,055.00-	8,055.00-	2.064.20
MCDATA CORPORATI SOLD 02/22/01 .8 @ 19.562484	ION-A 324 SHS	16.12	7.42-	32.60-	16,48
SOLD 02/22/01 .0	777 SHS	1.51	.80-	3.05-	
@ 19.562484 SOLD 02/26/01 12	28 SHS	2,525.92	1,153.32-	5,064.59-	
@ 19.7344 SOLD 02/26/01 19	95 SHS	3,848.08	2,013.42-	7,715.58-	3,867.50
@ 19.7344	A second second		Maria de la compansión		
MEDTRONIC, INC SOLD 07/10/01 1.	.500 SHS	70,257.65	35,209.87-	90,562.50-	
@ 46.90 SOLD 08/24/01 2. @ 46.59	,000°-SHS -	93,056.89	46,946.50-	120,750.00-	27,693,11
MERCK & CO INC SOLD 08/10/01 50 @ 69.23		34,583.84	27,570.65-	46,812.50	12,228,66
NOKIA CORPORATIO SOLD 07/25/01 60		11,471.61	12,442.50-	26,100.00-	14.628.39
@ 19.18 SOLD 07/25/01 2.	.000 SHS	38,238.72	75,531.03-	87,000.00-	48,761.28
@ 19.18 SOLD 08/27/01 50	00° SHS	8.834.70	10.368.75-	21.750.00-	12,915.30
@ 17.73 -SOLD 09/07/01 3. @ 12.8013	000 SHS	38,222.61	94,691.37-	130,500.00-	92,277,39
NORTEL NETWORKS SOLD 03/22/01 1,		24,524.18	90,370.95-	48,093.00-	23,568,82
@ 16.40 SOLD 05/24/01 4, @ 14.95	.500 SHS	67.047.75	238,002.55-	144.279.00-	77,231.25



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

ACQUISITION AND DISPOSITION STATEMENT (JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 17

as the Car American Control of the State Control Accordance of the State Control of the State					C. S. March, and S. S. STOPPEN, E. S. Calent (MRTS), and C. S. Stoppen, MRTS
DISPOSITIONS (CONTINUED)	₹PROCEE	EDS OF ACCUSAN	COST BASIS	MARKET VALUE BASIS	REALIZED G/L
@ 10_8575	-30 087 55 10 .	.857.13	26,187.50-	26,187⊚50±∂	10 (MORAN 3 (10 \
PFIZER INC	-20 00.00	S.J. 354. A		Anc 007.1	000.0 08.024.03 4 4 49.66
SOLD 07/25/01 1,000 SHS @ 39.91	TO BES NE 39.	.848 .66% 401 .31	45,499.82-	46.000ୁ00ୁ-୧	6.151234
SOLD 11/21/01 1,000 SHS @ 43.62	77 685 Cal 43 ,	.558.54× .535. %	43,674.55-		2,441.46
DHADMACTA CODD COM		WO TON Y		1397 NOT	
SOLD 07/25/01 1,000 SHS @ 41.804	41,	,742.60	55,759.07-	61,000.00-	19.257.40
SOLD 08/10/01 1.700 SHS @ 44.8068	e se é 76,	,067.02% _{(*} § §	94,790.43-	103,700 (00-5)	27,632.98
PHILIP MORRIS COMPANIES SOLD 11/28/01 500 SHS @ 44.90		.419 . 25:	25,280.00-	24,914,23-	7738 19 A 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
PROVIDIAN FINL CORP COM	1 -				
SOLD 08/24/01 400 SHS @ 40.60	16,	209.45	19.530.00-	23,000.00-	6,790.55-
SCHERING PLOUGH CORP	1.	****		Apr 10	March St. Calle
SULD 07/10/01 1,000 SHS @ 36.88	,	.818.77		0	19,931.23
SCHLUMBERGER LTD					TO SECUL SECUL
SOLD 07/06/01 500 SHS @ 54.60	ાજા _ં થાય 27.	,269.09	31,950.00-	31,950,00-	4,680.91
SOLECTRON CORP SOLD 03/22/01 500 SHS @ 19.02	31 - 144	484.68	17,308.63-	16,950:00a	0 2 X988 0 47.465.32
SUN MICROSYSTEM INC SOLD 02/21/01 1,000 SHS @ 19.625	w 19 v 19.	.624.34	61,437.50-	%;% %1.00 3.25. 27,875 100°;	8,250.66+
TEXAS INSTRS INC			•		
SOLD 02/21/01 500 SHS @ 34.23	17,	.084.43	31,717.50-	23,687.50-	6,603.07
SOLD 02/28/01 600 SHS @ 30.40	18.	.209.39	26,099.25-	28.425.00-	10.215.61-
UNION PAC CORP NTS DTD 09/01/93 6.00% DUE 09/01/2003 CALLABLE 9/01/00 AT PAR				$\frac{2(\delta_1(t)-1)}{\delta_1(t)}$	
CALLED 100,000 @ 1.00 PAY 8/1/01	100.	.000.00	99.635.00-	98,231.00-	1,769.00

UNITEDTRUST BANK - TRUST DEPT

ACQUISITION AND DISPOSITION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 18

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

DISPOSITIONS (CONTINUED)	PROCEEDS OF DISPOSITION	COST BASIS	MARKET VALUE BASIS	REALIZED G/L ON MARKET
US TREAS NTS DTD 08/15/91 7.875% DUE 08/15/200	1			
DTD 08/15/91 7.875% DUE 08/15/200 25,000 PV MATURED 25.000 PV MATURED 25.000	25,000.00	24,889.25-	~ 25,336.00-	336 00-
WELLS FARGO & COMPANY (NEW)				
SOLD 10/25/01 1,000 SHS @ 40.30	40,238.65	49,870.00-	49,870.00-	9,631.35-
NET CASH MANAGEMENT (128 TRANS)	2,911,746.74	2.911,746.74-	2,911,746.74-	18.11 to 18.
NET CAPITAL GAIN DIST (1 TRANS)	FAR WALES			18,950.40
TOTAL DISPOSITIONS	4,645,294.68	5,443,718.24-	5.785.785.73-	1,121,540.65



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

MARKET TO MARKET STATEMENT FOR PERIOD JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 19

COMPANY TO SERVICE TO SERVICE PROJECT AND THE				
UNITSING TARK THE DESCRIPTION THE PROPERTY OF		An MARKET VALUE	MARKET VALUE AAN YMAAN A	UNREALIZED G/L
CASH EQUIVALENTS	n meneraly developed in an in the space of the state of the second terms of the second	the former than the second of the second	en e	
PRIME OBLIGATIONS FUND	১ ক্রিক্ ক্রব্ 896,455.9	l _{0.000 ES} 896,455.91 ^{€ 0} 8	896,455.91	9.00 (00 000) 00.00 (00 000)
FEDERATED - FD 10 S. 183 S - 465 308 GB - 466 FIXED INCOME	रुषक पृथान । । । स	- 1	(34) - 309(3) 343 (36)	# 88 03 ALDO F 97.0 FF 88 F \$ 40 30
EMPLOYEE BENEFIT BOND FUND		3. DAV. 119955.347.46	****	
50,000 CORESTATES CAPITAL CORP DTD 10/19/93 5.875% DUE 10/15/2003	49,500.00	0 48,936.00 ⁽²⁷⁾ 30 340, (34) 3	51,845.00	
100,000 MERCANTILE BANK ST LOUIS NA DTD 01/25/94 6.375% DUE 01/15/2004	101,641.00	99,533.00	104,707.00	5,174.00
200,000 US CELLULAR CORP DTD 08/21/97 7.25% DUE 08/15/07 CALLABLE ON 08/15/04 @ PAR	194,000.00	202,628.00	205,076.00	2,448.00
50,000 CONSOLIDATED EDISON OF NEW YORK DTD 05/03/00 8.125% DUE 05/01/2010	49,916.50	53.916.50	54,769.00	852.50
100.000 ORANGE & ROCKLAND UTILITIES DTD 06/16/00 7.50% DUE 06/15/10	99,500.00	104,385.00	101,783.00	2.602.00
50,000 GENERAL MOTORS ACCEPTANCE CORP DTD 03/02/01 7.25% DUE 03/02/2011	49,755.00	49,755.00	50,205.00	450.00
50.000 BRISTOL MYERS SQUIBB DTD 09/28/01 5.75% DUE 10/01/2011 CALL @ MAKE WHOLE +20BP	50,000.00	50,000.00	49.528.50	471.50 ^y -
TOTAL FIXED INCOME	1,538,886.28	3 1,564,500.96	1,586,913.46	22,412.50
COMMON STOCK				V
2.100 AOL TIME WARNER INC COM	96.750.00	96,750.00	67,410.00	29,340.00-
1.000 ALCOA INC	37,950.00	37,950.00	35,550.00	2.400.00-
3.750 AMERICAN INTL GROUP INC	263,726.44	369,607.50	297.750.00	71.857.50-



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

MARKET TO MARKET STATEMENT FOR PERIOD JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 20

VINITS DESCRIPTION	COST BASIS	MARKET VALUE BASIS	MARKET VALUE	UNREALIZED G/L ON MARKET
EU 2004.52 HO DOES HO BANK OF AMERICA CORPORATION		009 12,585.00	12,590.00	5.00
05-153000 05 AB 875 CARDINAL HEALTH INC	93,712.	000 40 304 93,712.00	84,058.00	9,654.00-
012.4006 CENDANT CORPORATION	39,732.	00	47,064.00	7.332.00
00 20500 00 07 CM CHEVRON TEXACO CORP COMM	214,918.	12 3 214,918.12	224,025.00	9.106.88
8,000 CISCO SYSTEMS	99.778.	306,000.00	144,880.00	161.120.00-
6.710 of 97.5 of CITIGROUP INC	267,550.	81 342,064.05	338,720.80	3,343.25-
7,000 C EMC CORP	112,329	51 455,305.60	94.080.00	361,225.60-
300 ELECTRONIC DATA SYSTEMS COR	18,645. RP NEW	00 18,645.00	20,565.00	1,920.00
2,000 FREDDIE MAC	131,224.	00 131,224.00	130,800.00	424.00-
7.000 GENERAL ELEC CO	99,638.	97 335,559.00	280,560.00	54,999.00-
10,996.912 GOLDMAN SACHS INTL EQTY INS FD 867		00 210,158.92	169,022.54	41,136.38-
4,200 HOME DEPOT INC	65,895.	192,670.00	214,242,00	21.572.00
1,100 HOUSEHOLD INTNL INC	64,584.	00 64.584.00	63,734.00	850.00-
1,400 IBM	153,244.	00 153,244.00	169,344.00	16,100.00
500 INTERNATIONAL PAPER CO	20,030.	20,030.00	20.175.00	145.00
4.367.563 JANUS WORLDWIDE FUND #41	205,464.	57 236,763.47	191,473.96	45,289.51-
4.800 JOHNSON & JOHNSON	263,106.	263,106.20	283,680.00	20,573.80

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

MARKET TO MARKET STATEMENT FOR PERIOD ANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 21

Control of the Contro				5 (v.) (venture (v.))
UNITS ARRAY DESCRIPTION	AND AND AN COST	MARKET VALUE	MARKET VALUE	UNREALIZED G/L ON MARKET
1,400 JUNIPER NETWORKS INCORPORATED	00,324,33 79,029.85	79,029.85	26,530.00	52,499.85
800 to OCCUPIED OF STANS KOHLS CORPORATION	00 SK 58 45,401.00	9 (23 % 45,401.00		10;951;00
24. 3., 500; 96. ARG, Va MBNA CORP	90 188 W 75,595.4 5	\$ 127,742.10		4:542:10-
89 400 19 19 15 4449 MASCO CORP.	質 · 投稿 (表質) 10,492.00	10,492.00	9,800.00	::692:00- ::::::::::::::::::::::::::::::::::
MERCK & CO INC	188,818.10	290,237.50	182,280.00	107, 957, 50
MICROSOFT CORP	75,658.54	82,691.75	92,750.00	10, 058, 25
9.400 NETWORK APPLIANCE INC	9. 00 00 174,217.01	୍ୟୁକ୍ଟ୍ର 603,367.20	205,578.00	397.789.20
800 PEPSICO INC	38,046.00	38.046.00	38,952.00	906.00
6.000 PFIZER INC	259,040.63	276.000.00	239,100.00	36,900.00
800 PHILIP MORRIS COMPANIES	39,497.00	39,862.77	36,680.00	3,182,77
300 SPRINT CORP PCS COM SER 1	7,440.00	7,440.00	7,323.00	3 3 117 00 -
1,000 SUN MICROSYSTEM INC	61,437.50	27,875.00	12,300.00	15.575.00-
5,300 TARGET CORP	122,765.55	172.080.00	217,565.00	45, 485, 00 001, 1
3.500 TENET HEALTHCARE CORP	182,408.03	182,408.03	205,520.00	23, 111, 97
6.000 TYCO INTERNATIONAL LTD	212,513.91	333,000.00	353,400.00	20,400.00
160.798 UNITED NATIONAL BANCORP	2,705,487.15	3,123,514.69	3,860,759.98	737,245.29
1.000 UNITED TECHNOLOGIES CORP	66,180.00	66,180.00	64,630.00	1,550.00-
2.000 UNITED HEALTH GROUP INC COM	127,261.00	127,261.00	141,540.00	14,279.00

\hat{\lambda} \text{Trust and Investment Services Division}

UNITEDTRUST BANK - TRUST DEPT

MARKET TO MARKET STATEMENT FOR PERIOD JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 22

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

UNITS DESCRIPTION		COST BASIS	MARKET VALUE BASIS	MARKET VALUE	UNREALIZED G/L ON MARKET
2.300 VERITAS SOFTWARE		252,106.33		103,109.00	98.141.00-
,	TOTAL COMMON STOCK	7,236,259.66	9,428,487.75	8,867,093.28	561,394.47-
MISCELLANEOU 1 ORIGINAL ACCOUNT	* 60 NT.85* 6	49,859,790 .8	# 1 230 25 4 4		
TOTAL CASH EQUIV TOTAL FIXED INCO TOTAL COMMON STO TOTAL MISCELLANE	ME CK	896,455.91 1,538,886.28 7,236,259.66	896,455.91 1,564,500.96 9,428,487.75	896,455.91 1,586,913.46 8,867,093.28	22,412.50 561,394.47-
TOTAL ASSETS TOTAL CASH GRAND TOTAL ASSE	TS	9,671,601.85 9,671,601.85	11,889,444.62 11,889,444.62	11,350,462.65 11,350,462.65	538,981.97- 538,981.97-

UNITEDTRUST BANK' - TRUST DEPT

TRANSACTIONS BY ISSUE EXCEEDING 5:00 PERCENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 23

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LINE BARRETTE CO FOR

ACCOUNT 62-0093-00

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CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

> 72.009.050 30 006 A06.2 6 184.858,4 17.474,898

SBEGINNING MARKET	VARUESAM	11	797	422 91	THEMS
A SUBDICIONAL PROPERTY OF A SUBDICIONAL PROP	VALUE	11,	121	766.31	3 3301 16 5 5

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	NO OF	NO OF		PROCEEDS/	NET GAIN/LOSS
06.201.81	90.02 PURCH	SALES	ice lace san cost	COMMISSIONS	ON COST
				2017年20年9月1日	WELLS STEEL IN
PRIME OBLIGATIONS FUND	326		2,853,429.32	2,853,429.32	
A.REDERATED - FD 100,880,368,6	31,386,880,	0	38,885,875,3 20018	WIAL COMMON	. !
		128	2,911,746.74	2,911,746.74	
					DAGRAGORIANA 🔻 🚶
	TOTAL TRADES	454	5,765,176.06 *	5,765,176.06 *	•

1. 2: 0. 2: 0 8. 1. 61 1 (3: 1) 3: 2: 0 (4: 1)

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UNITEDTRUST BANK - TRUST DEPT ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 24

CONTRIBUTIONS

	•				
DATE	DESCRIPTION		 	MACASH (A)	BOOK VALUE
				~	- •
COMPAN	Y CONTRIBUTIONS		(* 1. ⁵ . 5.	\$毛衣的,指约了 大 原。	an verille and dimension
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 25

CONTRIBUTIONS (CONTINUED)

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-	DATE	DESCRIPTION	Mo CASH ROR BOOK	VALUE
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	32, 02, 01	CK #584833963 DTD 1/31/01 FOR YEAR ENDING 12/31/01	୭୯% ଜନ୍ୟ ହେଏ ହିଲି ବିଶିଷ୍ଟ ଓଡ଼ି (ବିଶିଷ୍ଟ ଓଡ଼ି (ବିଶିଷ୍ଟ) ଓଡ଼ିଆ ଓଡ଼ିଆ	
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	02/21/01	COMPANY CONTRIBUTION CK#584834171 DTD 2/15/01 FOR YEAR ENDING 12/31/01	452.94	
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	02/21/01	COMPANY CONTRIBUTION CK#584834171 DTD 2/15/01 FOR YEAR ENDING 12/31/01	7.522:72 :14-1777。 から 現場 かかれ かましか かんれば ま のが また しかま (1) られま	
	02/21/01	COMPANY CONTRIBUTION CK#584834171 DTD 2/15/01 FOR YEAR ENDING 12/31/01	на (533.89). Су стори и Селия Сучество на Ворганија (1919 г. п. 1919 г.) Сучество на Населенија (1919 г.)	1 414
	03/07/01	COMPANY CONTRIBUTION CK #584834401 DTD 3/1/01 FOR YEAR ENDING 12/31/01	*3,978.99	
	03/07/01	COMPANY CONTRIBUTION CK #584834401 DTD 3/1/01 FOR YEAR ENDING 12/31/01		
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOL

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 26

CONTRIBUTIONS (CONTINUED) PROGRAMMED REPORTS

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	DATE	<u>DES</u>	CRIPTION			W.C	CASH	BOOK	VALUE
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 27

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04/30/01	COMPANY CONTRIBUTION ** CK#245900564 DTD 4/26/01 FOR YEAR ENDING 12/31/01			7580:29	v 1	tija terrija i
05/11/01	COMPANY CONTRIBUTION CK#245900702 DTD 5/10/01 FOR YEAR ENDING 12/31/01		**.	3,830.63	Professional	togy ty togy a
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05/11/01	COMPANY CONTRIBUTION CK#245900702 DTD 5/10/01 FOR YEAR ENDING 12/31/01			335.98		
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Trust and Investment Services Division

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	05/11/01	COMPANY CO CK#2459007 ENDING 127	02 DTD 5/10/01 FOR YEA	AR	7.878 7.878 7.100 7.000	42800 1.74800 9 19 19 19 19 19 19 19 19 19 19 19 19 19		
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	06/08/01	COMPANY COL CK# 245901 ENDING 12/3	090 DTD 6/6/01 FOR YEA	AR	8,201.		. Maria	1 V 1
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	06/22/01	COMPANY COI CK #2459012 ENDING 12/3	257 DTD 6/21/01 FOR YE	EAR	4,152.9	98		Confessional Contraction
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	06/22/01	COMPANY CON CK #2459012 ENDING 12/3	257 DTD 6/21/01 FOR YE	AR	8,341.2	<u>?</u> 4		
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UNITEDTRUST BANK - TRUST DEPT

1-160 (4/01)

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 29

CONTRIBUTIONS (CONTINUED) HEREIGHT 28 FEDERATIONS

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	07/06/01	COMPANY CONTRIBUTION CK #296378120 DTD 7/5/01 FOR YEAR ENDING 12/31/01	8 3,903:59 960 (144890) Darr far forest in the terropesace (180 District (1808)	ng va
	07/06/01	COMPANY CONTRIBUTION CK #296378120 DTD 7/5/01 FOR YEAR ENDING 12/31/01		ENTER STATE
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ī	07/06/01	COMPANY CONTRIBUTION CK #296378120 DTD 7/5/01 FOR YEAR ENDING 12/31/01	COO 00	10 4975
	07/23/01	COMPANY CONTRIBUTION CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	1944-177: 85 4 (1972-1989) 1944-1879 (1972-1991) - 1971-1971 (1972-1989) 1941-1971 (1972-1989)	1936[N/T
	07/23/01	COMPANY CONTRIBUTION CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	114 - 120	Terdering :
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	07/23/01	COMPANY CONTRIBUTION CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	626:19.	
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UNITEDTRUST BANK - TRUST DEPT

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ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 30

CONTRIBUTIONS (CONTINUED) 建矿气油 中原位 电压制电路

DATE	DESCRIPTION	en e	ČÁSH	BOOK VALUE
COMPAN	Y CONTRIBUTIONS (CONTINUED)	. 18] 1861 682 18 X 447 (1888) -	Elizabeth Concession (See
08/03/01	COMPANY CONTRIBUTION CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	17 g/s 58	370 54	RESTA
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08/03/01	COMPANY CONTRIBUTION CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	2 7 (27)	723.82	951 - 1 - 12년 8년(1년) 1 년 동일
08/20/01	COMPANY CONTRIBUTION CK #296378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	3 N (3,839,31	製化。 - 24 かかり 名削 : 1 (a [†] 4)
08/20/01	COMPANY CONTRIBUTION CK #296378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	di.	613.35	ing kanalang di sebagai di Kabupatèn di sebagai di sebagai Kabupatèn di sebagai d
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08/31/01	COMPANY CONTRIBUTION CK#296378986 DTD 8/30/01 FOR YEAR ENDING 12/31/01		8,063.45	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

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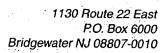
1-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 31

CONTRIBUTIONS (CONTINUED)

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	COMPAN	Y CONTRIBUTIONS (CONTINU	ED)			DD MONTHERS		. · (2.184).
	08/31/01	COMPANY CONTRIBUTION CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR	·	90 22/91 FC,1 Y/340	644,44 kg - 686 1906, Geo Vederle 1904, George	X)t	(M. Walle
	09/17/01	COMPANY CONTRIBUTION CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR		.3 	.837:45 4 70 50 50 50 50 50 50 50		
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 32

CONTRIBUTIONS (CONTINUED), RESERVED A PRACTICAL ACCUS

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11/14/01	COMPANY CONTRIBUTION CK#296379972 DTD 11/9/01 FOR YEAR ENDING 12/31/01	[3,683,13]
11/14/01	COMPANY CONTRIBUTION CK#296379972 DTD 11/9/01 FOR YEAR ENDING 12/31/01	678.70
11/14/01	COMPANY CONTRIBUTION CK#296379972 DTD 11/9/01 FOR YEAR ENDING 12/31/01	418.83

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 33

CONTRIBUTIONS (CONTINUED) AND THE PROPERTY OF THE PROPERTY OF

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12/07/01	COMPANY CONTRIBUTION CK#296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01	en e	676.33	100g
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12/07/01	COMPANY CONTRIBUTION CK#296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01		7,268.55	. Chr. The control of the control of
12/07/01	COMPANY CONTRIBUTION CK#296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01		601.26	



	JST BANK - TRUST DEPT 52-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06	TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 34
	CONTRIBUTIONS (CONTINUED)	
_DATE	DESCRIPTION	CASH BOOK VALUE
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12/24/01	COMPANY CONTRIBUTION CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	MAR MORE RESERVED FOR LESS AND EXCEPTION OF THE PROPERTY OF TH
12/24/01	COMPANY CONTRIBUTION CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	\$1150
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12/24/01	COMPANY CONTRIBUTION CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	7.522/56
12/24/01	COMPANY CONTRIBUTION CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	## 621 /2. 44 /4**
TOTAL	COMPANY CONTRIBUTIONS	329,353.14 * .00 *
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01/08/01		3,753.13
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K - ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 35

CONTRIBUTIONS (CONTINUED): Particle PMCVA - SMCHOV A FRANCES

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	01/19/01	EMPLOYEE CONTRIBUTIONS CK #584833712 DTD 1/18/01 ENDING 12/31/01	FOR YEAR			3,082,99		17,550,500
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7	01/19/01	EMPLOYEE CONTRIBUTIONS CK #584833712 DTD 1/18/01 ENDING 12/31/01	FOR YEAR			3,871.44	10 130 140 15 20 04	*6.**[*]
	02/02/01	EMPLOYEE CONTRIBUTIONS CK #584833963 DTD 1/31/01 ENDING 12/31/01	FOR YEAR			. 19,822;56 seed		MAT .
	02/02/01	EMPLOYEE CONTRIBUTIONS CK #584833963 DTD 1/31/01 ENDING 12/31/01	FOR YEAR		Ристер 13	2.991.22		
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

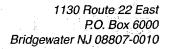
-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 36

CONTRIBUTIONS (CONTINUED)

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<u>DATE</u>	DESCRIPTION	 	CASH	BOOK VALUE
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02/21/01	EMPLOYEE CONTRIBUTIONS CK#584834171 DTD 2/15/01 FOR YEAR ENDING 12/31/01	And American	1,631.80	1975 1978 - 1988 1978 - 1988
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03/07/01	EMPLOYEE CONTRIBUTIONS CK #584834401 DTD 3/1/01 FOR YEAR ENDING 12/31/01		20,775.224	A. I. Service Strain Roman Lombon
03/07/01	EMPLOYEE CONTRIBUTIONS CK #584834401 DTD 3/1/01 FOR YEAR ENDING 12/31/01		3,123.70	ら、100mm 100mm 10
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03/19/01	EMPLOYEE CONTRIBUTIONS CK #584834691 DTD 3/15/01 FOR YEAR ENDING 12/31/01		6,140.77	



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

T-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 37

CONTRIBUTIONS (CONTINUED) 1 Have Continued

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 38

CONTRIBUTIONS (CONTINUED): (CAR CAR CAR CARE CAREED AND A CONTRIBUTIONS)

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05/11/01	EMPLOYEE CONTRIBUTIONS CK#245900702 DTD 5/10/01 FOR YEAR ENDING 12/31/01	.20,.721: 72 ***
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05/25/01	EMPLOYEE CONTRIBUTIONS CK # 245900910 DTD 5/24/01 FOR THE YEAR ENDING 12/31/01	4,129.56
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

T-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 39

CONTRIBUTIONS (CONTINUED) (4.8 28 - 2021 27 17 18 18 18 18 18

_	DATE	ACA DESCRIPTION		V CASH (3.2.30)	BOOK VALUE
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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE +41

CONTRIBUTIONS (CONTINUED) That the management of the continued of the continued of the continued of the continued of the contributions of the continued of the

	DATE	<u>DESCRIPTION</u>	™CASH (Signal BOOK	<i>VALUE</i>
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	07/23/01	EMPLOYEE CONTRIBUTIONS CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	조선 <mark>2,[175년]-2</mark> 월인 원호(최조 9A) : (17] 조선(3 (조선 184년 (조선 194년 (조선 194년) 18 (전 18년) 18년 (조선 194년) 1	10.553.60
	07/23/01	EMPLOYEE CONTRIBUTIONS CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	27 <mark>6,0391.84</mark> %0.0 (23%)	01460
	07/23/01	EMPLOYEE CONTRIBUTIONS CK#296378334 DTD 7/19/01 FOR YEAR ENDING 12/31/01	44,517,80% (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	APS1 (8)
	08/03/01	EMPLOYEE CONTRIBUTIONS CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	23.424.74	(1 s/1 s))
j	08/03/01	EMPLOYEE CONTRIBUTIONS CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	4,866.25 ** ** ** ** ** ** ** ** ** ** ** ** **	
	08/03/01	EMPLOYEE CONTRIBUTIONS CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	12.397.621	12 Maria }
	08/03/01	EMPLOYEE CONTRIBUTIONS CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	6,023,82 mile of control of the cont	10.80750
	08/03/01	EMPLOYEE CONTRIBUTIONS CK#296378569 DTD 8/2/01 FOR YEAR ENDING 12/31/01	・	
	08/20/01	EMPLOYEE CONTRIBUTIONS CK #286378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	22.126.14	
	.08/20/01	EMPLOYEE CONTRIBUTIONS CK #286378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	4.772:07	
	08/20/01	EMPLOYEE CONTRIBUTIONS CK #286378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	2,399.73	
339	08/20/01	EMPLOYEE CONTRIBUTIONS CK #296378737 DTD 8/16/01 FOR YEAR ENDING 12/31/01	5,971.84	

Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 42

CONTRIBUTIONS (CONTINUED) 435/411/4001 DECEMBER 50-6

	DATE	DESCRIPTION	e garan en e en	and the second s	وي و در د ای فی می او ده استوسای پ	CASH	B00K	VALUE
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	EMPLOY	EE CONTRIBUTIONS (CONTINU	VED)		1989 ·	ALEAS CHESTELLIS	White, to	TO PLACE
	08/20/01	EMPLOYEE CONTRIBUTIONS CK #286378737 DTD 8/16/03 ENDING 12/31/01	FOR YEAR		TRIF Report	3,968,27 (1993) (1975) (1994) (1994)	gal (1)	100 / AQÍ
	08/31/01	EMPLOYEE CONTRIBUTIONS CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR		sakya (2011).	23,490,44		The first of
	08/31/01	EMPLOYEE CONTRIBUTIONS CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR		SACTOR WINES	4.896.04	Signalisa Signalisa Signalisa	$(i_{2}\lambda_{1})\cdot\lambda_{1}^{-1}\lambda_{2}^{-1}$
	08/31/01	EMPLOYEE CONTRIBUTIONS CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR		Asia di di	2,389.97		
•	. 08/31/01	EMPLOYEE CONTRIBUTIONS CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR		THE THE RES	6.141.55	to the second of	
	08/31/01	EMPLOYEE CONTRIBUTIONS CK#296378986 DTD 8/30/01 ENDING 12/31/01	FOR YEAR			4,363.82		mining.
	09/17/01	EMPLOYEE CONTRIBUTIONS CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR		and Charley	(22,186.10 or) (1.16)	1. 31.7	with 157
	09/17/01	EMPLOYEE CONTRIBUTIONS CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR			5.119.80		3
	09/17/01	EMPLOYEE CONTRIBUTIONS CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR			2,536.43		1.98
	09/17/01	EMPLOYEE CONTRIBUTIONS CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR		* * * * * ;	6,292.88		1.
	09/17/01	EMPLOYEE CONTRIBUTIONS CK#296379123 DTD 9/13/01 ENDING 12/31/01	FOR YEAR		:	3,917.94	£	
į	10/01/01	COMPANY CONTRIBUTION CK#296379368 DTD 9/27/01 ENDING 12/31/01	FOR YEAR			22,394.72	·	

1130 Route 22 East P.O. Box 6000 Bridgewater NJ 08807-0010 प्रतिकृति अस्तिमार से एक्ष्मुक्कणाम धरक स्क्रम्

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 43

CONTRIBUTIONS (CONTINUED) (Back and) 2868 ARRESTROS

	DATE	DESCRIPTION				CASH COME	ROOK	<i>VALUE</i>
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	- EMPLOY	EE CONTRIBUTIONS (CONTINUED)			- ENT	CETTATE CARREST	TYON TO	- CMP-07
	10/01/01	COMPANY CONTRIBUTION CK#296379368 DTD 9/27/01 FOR ENDING 12/ <u>3</u> 1/01	YEAR		sang sign g	21 5,4178,24 9,000 m (Sand) (110 vévet) 100 (Ne)US# 10"	201861.86
	10/01/01	COMPANY CONTRIBUTION CK#296379368 DTD 9/27/01 FOR ENDING 12/31/01	YEAR		NATO MES	2 2,534,81 940 (5. 90.0 (5.40.0 (5.0) 10. 50		Para Stage
	10/01/01	COMPANY CONTRIBUTION CK#296379368 DTD 9/27/01 FOR ENDING 12/31/01	YEAR		A Sail	, 6 ,0,65 ,03 ,		14 s.a.90
	10/01/01	COMPANY CONTRIBUTION CK#296379368 DTD 9/27/01 FOR ENDING 12/31/01	YEAR		gasti (1803)	4,074,61	SEAST IN	
¥.	10/12/01	EMPLOYEE CONTRIBUTIONS CK# 296379536 DTD 10/11/01 F ENDING 12/31/01	ÓR YEAR		g e Zinsky	22,546,59	(200 - \$1.)	e an english
	10/12/01	EMPLOYEE CONTRIBUTIONS CK# 296379536 DTD 10/11/01 F ENDING 12/31/01	OR YEAR		e e fate	.5.804.67 (514) .dv. d		7.2.0
	10/12/01	EMPLOYEE CONTRIBUTIONS CK# 296379536 DTD 10/11/01 F ENDING 12/31/01	OR .YEAR		23 - 29 c	29 2,771,49 5 24 4 4 4 5 5 5 5 5	1800	
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	10/29/01	EMPLOYEE CONTRIBUTIONS CK #296379784 DTD 10/25/01 F ENDING 12/31/01	OR YEAR		to have the	23,018.71		
	10/29/01	EMPLOYEE CONTRIBUTIONS CK #296379784 DTD 10/25/01 F ENDING 12/31/01	OR YEAR		•	5,903.85		
)	10/29/01	EMPLOYEE CONTRIBUTIONS CK #296379784 DTD 10/25/01 FO	OR YEAR			2,774.82	N.	

ENDING 12/31/01

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Trust and Investment Services Division

DATE DESCRIPTION CASH BOOK VALUE		CONTRIBUTIONS (CONTINUED	rank (Baba) (1860-1870-1871) Barana da kanana da kanana	
EMPLOYEE CONTRIBUTIONS CK#296379794 DTD 10/25/01 FOR YEAR ENDING 12/31/01	DATE	DESCRIPTION	CASH CASH	BOOK VALUE
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	1/23/01	CK#296380160 DTD 11/21/01 FOR YEAR	6,656.99	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (
JANUARY 01, 2001 TO DECEMBER 31, 2001
PAGE 45

CONTRIBUTIONS (CONTINUED) (3474140)) REFERENCE OF 1973

DATE	DESCRIPTION	1460,7	CASHB	OOK VALUE
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- EMPLOY	EE CONTRIBUTIONS (CONTINUED)	- (KVF WAYEAC)	COMPRESSOR INSTEA	EMPLOYEE
12/07/01	EMPLOYEE CONTRIBUTIONS CK# 296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01	-,20	183:85:60 + 03-8 1 312 45 (71 £0354) 1 40 46 (10 465)	9 (0x222) 9
12/07/01	EMPLOYEE CONTRIBUTIONS CK# 296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01	2 255 (2014) (2017) (2017)	5,802,74 ₀₃ g (2 %) E 175 68(1 g (2 %) E 175 6 (2 %)	J *
12/07/01	EMPLOYEE CONTRIBUTIONS CK# 296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01			. 3
12/07/01	EMPLOYEE CONTRIBUTIONS CK# 296380378 DTD 12/6/01 FOR YEAR ENDING 12/31/01		5. 417.37 1.416.1666 1.516.1666	
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12/24/01	EMPLOYEE CONTRIBUTIONS CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	20);937;02;55 (4	
12/24/01	EMPLOYEE CONTRIBUTIONS CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01		5,893,28 ₀	
12/24/01	EMPLOYEE CONTRIBUTIONS CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01		2,678.86 (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
12/24/01	EMPLOYEE CONTRIBUTIONS CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01		5,251.03 (1911.03,444 1.44)	
12/24/01	EMPLOYEE CONTRIBUTIONS CK# 296380720 DTD 12/20/01 FOR YEAR ENDING 12/31/01	4. 4 4. 4 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	312,78	
TOTAL	EMPLOYEE CONTRIBUTIONS	1,005	.068.63 *	.00 *



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 (

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 46

CONTRIBUTIONS (CONTINUED)

DATE	DESCRIPTION	was CASH. across BOOK VALUE
norro:	TED CONTENT TETONIC CASE	
6 (B)	ROLLOVER CONTRIBUTION CK# 004087230 DTD 1/23/01 REPUBLIC NATIONAL BANK P/S & S/P_N/O GEORGE FRENCH	6,202.57)
08/15/01	ROLLOVER CONTRIBUTION CHECK #0250579848 DATED 8/7/01 FROM PRUDENTIAL FINANCIAL FBO MONICA CUADROS	347.58
08/15/01	ROLLOVER CONTRIBUTION CHECK #0250579848 DATED 8/7/01 FROM PRUDENTIAL FINANCIAL FBO MONICA CUADROS	139.03
08/15/01	ROLLOVER CONTRIBUTION CHECK #0250579848 DATED 8/7/01 FROM PRUDENTIAL FINANCIAL FBO MONICA CUADROS	139.03
08/15/01	ROLLOVER CONTRIBUTION CHECK #0250579848 DATED 8/7/01 FROM PRUDENTIAL FINANCIAL FBO MONICA CUADROS	69.52
12/21/01	ROLLOVER CONTRIBUTION CK#0010499076 DATED 12/13/01 FROM PNC FINANCIAL SERVICES FBO GREGORY A. HAINES	26,453.07
12/21/01	ROLLOVER CONTRIBUTION CK#0010499076 DATED 12/13/01 FROM PNC FINANCIAL SERVICES FBO GREGORY A. HAINES	17,635.36
12/21/01	ROLLOVER CONTRIBUTION CK#0010499076 DATED 12/13/01 FROM PNC FINANCIAL SERVICES FBO GREGORY A. HAINES	26,453.04
12/21/01	ROLLOVER CONTRIBUTION CK#0010499076 DATED 12/13/01 FROM PNC FINANCIAL SERVICES FBO GREGORY A. HAINES	17,635.36
TOTAL	ROLLOVER CONTRIBUTIONS - CASH	95.074.56 * .00 *

UNITEDTRUST BANK - TRUST DEPT

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ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001

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#1977-999-41960 034V6-90- 194083-460 #8-759-48759 19459 1953 1853- 1 \$8-8-1049-894-5-45-33-3979-8604 - 1980-74-31-3499

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PAGE 47

CONTRIBUTIONS

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

<u>†-160 (4/01)</u>

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 48

DEPOSITS

DATE	DESCRIPTION	energy of the second of the se	CASH	BOOK VALUE
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01/16/01	TRANSFER AS 10/1/00 FINAL ELECTION TRANSFERS		4.403.01	
01/16/01	TRANSFER AS 10/1/00 FINAL ELECTION TRANSFERS		1,375,09	A A A A A A A A A A A A A A A A A A A
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S		7,114.01	
	TRANSFER TO FORFEITURE SUSPENSE ACCOUNT	At the second		
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S CONTRIBUTION TRUE-UP 12/31/00		.95	
				. '
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S TRANSFER TO FORFEITURE SUSPENSE	14 - 42 - 42 - 42 - 42 - 42 - 42 - 42 -	258.74	and the second s
	ACCOUNT			
03/22/01	TRANSFER FROM A/C# 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE-UP 12/31/00		533.41	e gradini di Santa Santa
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S CONTRIBUTION TRUE-UP 12/31/00			
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S TRANSFER TO FORFEITURE SUSPENSE ACCOUNT		13.63	
03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S INVESTMENT ELECTION TRUE-UP 12/31/00		19.182.02	:



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 49

DEPOSITS (CONTINUED)

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-	<u>DATE</u> ,	DESCRIPTION		CASH.	BOOK VALUE
					~ • •
	CASH DE	POSITS (CONTINUED)		•	
	03/22/01	TRANSFER FROM A/C# 62-0093-02 UNB 401K EQUITY INVESTMENT ELECTION TRUE-UP	Markovice The artists		KIND TEWARD SEASONS CONTROL OF THE AGE OF THE CONTROL OF THE CONTR
		9/30/00 - 10 (m/c)	tu <mark>t</mark> ut u	the state of the state of	prokuma na problema na pro Problema na problema na pr
	03/22/01	TRANSFER FROM A/C# 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE-UP 12/31/00		474.82	e vidio Listo
	03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S TRANSFER TO FORFEITURE SUSPENSE ACCOUNT		60.46	of the first of th
	03/22/01	TRANSFER FROM A/C# 62-0093-06 UNB 401K GLOBAL WITHDRAWAL TRUE-UP 12/31/00		1,113.09	
	03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S INVESTMENT ELECTION TRUE-UP 12/31/00		8,795.74	
	03/22/01	TRANSFER FROM A/C# 62-0093-02 UNB 401K EQUITY INVESTMENT ELECTION TRUE-UP 12/31/00		28,345.40	A SAN SAN A SAN SAN A SAN SAN A SAN SAN
	03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S CONTRIBUTION TRUE-UP 12/31/00		.03	HEROTO EL SE LA CARROLLE LA CA
	03/22/01	TRANSFER FROM A/C# 62-0093-00 UNB 401K P/S TRANSFER TO FORFEITURE SUSPENSE ACCOUNT		1,256.48	
	05/08/01	RECEIVED FROM A/C # 62-0093-05 UNB 401K STOCK CONTRIBUTION TRUE UP 12/31/00		.92	



)		UST BANK - TRUST DEPT 52-0093-00 CONSOLIDATED STATEMENT FOR U ACCOUNTS 62-0093-00 - 62-009		TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 50		
		DEPOSITS (CONTINUED)	130 111	- 199 ₁₁ 1		200
	DATE	DESCRIPTION		CASH	BOOK VALUE	
	CASH DEPOSITS (CONTINUED)			. 10.63 % 15.63	o singging in .	
	05/08/01	RECEIVED FROM A/C # 62-0093-03 UNB 401K FIXED CONTRIBUTION TRUE UP 12/31/00	(新) (1)	8 (41) - 11 - 14 - 1 4 (90) 14 15 15 15 15 15 15 15		
	05/08/01	RECEIVED FROM A/C # 62-0093-06 UNB 401K GLOBAL CONTRIBUTION TRUE UP 12/31/00		1.06 (1.15) 14 (1.15)	1911 pp. + axist van, 1924 1975 1	
	05/08/01	RECEIVED FROM A/C # 62-0093-02 EQUITY \$1,823.50; 04 MMKT \$191.32; 03 FIXED \$90.21; 06 GLOBAL \$1,279.59; 05 STOCK \$142.05 TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01		3,526.67	Section 64494 of the control of the	
	05/08/01	RECEIVED FROM A/C # 62-0093-02 EQUITY \$14,228.02; 04 MMKT \$27.26; 03 FIXED \$517.48; 06 GLOBAL \$2,512.96; 05 STOCK \$120.92 TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00		17,406.64		
	05/08/01	RECEIVED FROM A/C # 62-0093-05 UNB 401K STOCK INVESTMENT ELECTION TRUE UP 12/31/00		55,955,52	A 1002 A 1002 A 100 A	
	05/08/01	TRANSFER FROM A/C# 62-0093-04 UNB 401K MMKT CONTRIBUTION TRUE-UP 12/31/00		1,067,74		
	05/08/01	RECEIVED FROM A/C# 62-0093-05 UNB 401K STOCK CONTRIBUTION TRUE-UP 12/31/00		948.72		
	05/08/01	RECEIVED FROM A/C # 62-0093-04 UNB 401K MMKT CONTRIBUTION TRUE UP 3/31/01		355.32		

1130 Route 22 East P.O. Box 6000 Bridgewater NJ 08807-0010

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 51

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DEPOSITS (CONTINUED)

DATE	DESCRIPTION		CASH	BOOK VALUE
e foot we file and a comment of the	and the second of the second o	The second s	Frankish darif da da S	a manganan kacamatan da kacamata Analisaria
CASH DE	EPOSITS (CONTINUED)		୍ ବ୍ୟବସ୍ଥାନ୍ତି (ଅନ୍ତିଶ୍ୟର ପ୍ରାୟ	
05/08/01	RECEIVED FROM A/C # 62-0093-05 UNB 401K STOCK CONTRIBUTION TRUE UP 3/31/01 -	Marchine S.	204. 21 (127. d. 244. (127. d. 244.	Talka territoria (1888) Antonio
05/08/01	RECEIVED FROM A/C # 62-0093-04 MMKT \$38,364.04; 05 STOCK \$18.326.76 INVESTMENT ELECTION TRUE UP 12/31/00		56,690.80	
05/08/01	RECEIVED FROM A/C # 62-0093-06 UNB 401K GLOBAL TRANSFER FOR GLYNN, ENNIS, HARVEY DIST. 3/31/01		1, 107, 81	AMANA MARKANA Amata Markana
05/08/01	RECEIVED FROM A/C # 62-0093-05 UNB 401K STOCK CONTRIBUTION TRUE UP 3/31/01	eg. book Silver of the second of the Silver of the second	79.84	
05/08/01	RECEIVED FROM A/C # 62-0093-03 UNB 401K FIXED CONTRIBUTION TRUE UP 3/31/01		.08	(1) (4) (4)
05/08/01	RECEIVED FROM A/C # 62-0093-05 UNB 401K STOCK WITHDRAWAL TRUE UP 12/31/00	A A Land Comment	2,226.18	1.45M 2.11
05/29/01	RECEIVED FROM A/C # 62-0093-02 N/O UNB P/S 401K - EQUITY INTERFUND TRANSFER AS AUTHORIZED	Tachtegra e	77.176.18	
05/29/01	RECEIVED FROM A/C # 62-0093-04 N/O UNB 401K & P/S MMKT INTERFUND TRANSFER AS AUTHORIZED		10,260.85	erio de la seguidad de la seguidad La seguidad de la seg
05/29/01	RECEIVED FROM A/C # 62-0093-06 N/O UNB P/S & 401K GLOBAL INTERFUND TRANSFER AS		12.457.68	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 52

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DEPOSITS (CONTINUED)

DATE	DESCRIPTION	CASH 800K VAL	.UE
CASH DE	POSITS (CONTINUED)	FIRE SEAS STORES AND SEASONS A	(2,1 ₂)
05/29/01	RECEIVED FROM A/C # 62-0093-02 UNB P/S 401K ÉQUÍTY INTERFUND TRANSFER AS AUTHORIZED	10 (2000) 10 (20	11.77.W
08/23/01	RECEIVED FROM A/C # 62-0093-02 UTB P/S & 401K EQUITY TRANSFER FORFEITURE SUSPENSE PERIOD ENDING 6/30/01	e a regres et 4,261,87 e e julije kunden gen Gestendite en de en en en en dit et e en anek faktuilde en differende en en e	(\$.50
08/23/01	RECEIVED FROM A/C # 62-0093-03 UTB P/S & 401K FIXED TRANSFER FORFEITURE SUSPENSE PERIOD ENDING 6/30/01	generalen i geleg <mark>e 2:41</mark> grunden die des geben genommen weben die gloof die die die des geben werd genome gelegen geben die de de geben die de geben die geben de geben de geben de geben de geben de geben de geben de ge	5 (A)
08/23/01	RECEIVED FROM A/C # 62-0093-06 UTB P/S & 401K GLOBAL TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	3.91	
08/23/01	RECEIVED FROM A/C # 62-0093-05 UTB P/S & 401K STOCK TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	379.20	
08/23/01	RECEIVED FROM A/C # 62-0093-02 UTB P/S & 401K - EQUITY TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01		
08/23/01	RECEIVED FROM A/C # 62-0093-04 UTB P/S & 401K - MONEY MARKET TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01	629 .62 S	
08/23/01	RECEIVED FROM A/C # 62-0093-06 UTB P/S & 401K - GLOBAL TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01	62.70	je i
08/23/01	RECEIVED FROM A/C # 62-0093-02 UTB P/S & 401K EQUITY TRANSFER TO CORRECT DISTRIBUTIONS PERIOD ENDING 6/30/01	166.46	e e

Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01. 2001 TO DECEMBER 31. 2001 PAGE 53

DEPOSITS (CONTINUED)

DATE	DESCRIPTION	CASH B	OOK_VALUE
		-	~ · ·
CASH DE	EPOSITS (CONTINUED)	HAZON TON TON	MAN INCO-
08/23/01	RECEIVED FROM A/C # 62-0093-06 UTB P/S & 401K GLOBAL TRANSFER FOR INVESIMENT ELECTIONS FOR PERIOD ENDING 6/30/01	2017年1月 - 2017年 61-10 日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日	1
08/29/01	RECEIVED FROM A/C # 62-0093-02 EQUITY-7/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01	4) 5 40 30.7 6.40 M M M M M M M M M M M M M M M M M M M	で、1960年 9 1 1 1
08/29/01	RECEIVED FROM A/C # 62-0093-02 EQUITY-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01		
08/29/01	RECEIVED FROM A/C # 62-0093-02 EQUITY-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01	7,167.37	
08/29/01	RECEIVED FROM A/C # 62-0093-02 EQUITY-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01	790.33	
12/04/01	RECEIVED FROM A/C # 62-0093-02 UTB P/S & 401K EQUITY TRANSFER FORFEITURE SUSPENSE 9/30/01	7,740.34 4,5,6,5,5,6,6,6,6,6,6,6,6,6,6,6,6,6,6,6,	ann a tha earligh Ath te
12/04/01	RECEIVED FROM A/C # 62-0093-04 UTB P/S & 401K MMKT TRANSFER FORFEITURE SUSPENSE 9/30/01	998.13	ri Mariana (m. 1944) Mariana
12/04/01	RECEIVED FROM A/C # 62-0093-03 UTB P/S & 401K FIXED TRANSFER FORFEITURE SUSPENSE 9/30/01	1,477.49	t Karanta
12/04/01	RECEIVED FROM A/C # 62-0093-06 UTB P/S & 401K GLOBAL TRANSFER FORFEITURE SUSPENSE 9/30/01	1.671.19	•
12/04/01	RECEIVED FROM A/C # 62-0093-05 UTB P/S & 401K STOCK TRANSFER FORFEITURE SUSPENSE 9/30/01	74.49	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K

ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 54

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DEPOSITS (CONTINUED)

~	DATE	DESCRIPTION	CASH BOOK VALUE
	– CASH DE	EPOSITS (CONTINUED)	TOTAL SAFARON A STUDY OF THE CONTROL
	12/04/01	RECEIVED FROM A/C # 62-0093-03 N/O UTB P/S & 401K FIXED INTERFUND_TRANSFER FOR 9/30/01 CONTRIBUTIONS	## ##### #### #### ###################
	12/04/01	RECEIVED FROM A/C # 62-0093-05 UTB P/S & 401K STOCK RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	294.33
	12/04/01	RECEIVED FROM A/C # 62-0093-06 UTB P/S & 401K GLOBAL RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	550.50
	12/04/01	RECEIVED FROM A/C # 62-0093-04 UTB P/S & 401K MMKT RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	2.521.40
	12/04/01	RECEIVED FROM A/C # 62-0093-02 UTB P/S & 401K EQUITY RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	8,946.23
	12/04/01	RECEIVED FROM A/C # 62-0093-03 N/O UTB P/S & 401K FIXED INTERFUND TRANSFER FOR 9/30/01 CONTRIBUTIONS	5.73
	12/07/01	RETURN OF 1999 DISTRIBUTION FBO GLEN STEWART, SS #146-58-2652 CK #108830 DTD 5/25/00 - TSF PAPERWORK NEVER COMPLETED BY EMPLOYEE - CK NOT CASHED BY IBM	30.118.26
	12/10/01	PARTICIPANT INTERFUND TRANSFER ELECTIONS FOR PERIOD ENDING 12/31/01	13,632.79
	12/10/01	PARTICIPANT INTERFUND TRANSFER ELECTIONS FOR PERIOD ENDING 12/31/01	159.75

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT

JANUARY 01, 2001 TO DECEMBER 31, 2001

PAGE 55

DEPOSITS (CONTINUED)

DATE

DESCRIPTION

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-- CASH DEPOSITS (CONTINUED) --

12/10/01 PARTICIPANT INTERFUND TRANSFER ELECTIONS FOR PERIOD ENDING 12/31/01 10-31-5,417-97% ABVERSON ASVERSON ASVER ABVER AB

- CREW BERNSTE ET STRUKTED -

-- TOTAL DEPOSITS --

455,955.97 * CONTROL OF THE CAMPUTE OF THE CONTROL OF THE CONTRO

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 56

INVESTMENT INCOME

DATE	DESCRIPTION	CASH	BO(OK VALUE
NET INT	EREST INCOME	- (0.888 WO.2)	W. Britan	
12/14/01	BRISTOL MYERS SQUIBB DTD 09/28/01 5.75% DUE 10/01/2011 CALL @ MAKE WHOLE +20BP ACCRUED INTEREST PAID ON PURCHASE OF 50,000 PAR VALUE	606.94		
05/01/01 11/01/01		2,031.25 2,031.25		
04/16/01 10/15/01	CORESTATES CAPITAL CORP DTD 10/19/93 5.875% DUE 10/15/2003 INTEREST ON 50,000 PV INTEREST ON 50,000 PV	1,468.75 1,468.75		
09/04/01	GENERAL MOTORS ACCEPTANCE CORP DTD 03/02/01 7.25% DUE 03/02/2011 INTEREST ON 50.000 PV	1,812.50		
01/16/01 07/16/01		3.187.50 3.187.50		
06/15/01 12/17/01	ORANGE & ROCKLAND UTILITIES DTD 06/16/00 7.50% DUE 06/15/10 INTEREST ON 100.000 PV INTEREST ON 100.000 PV	3.750.00 3.750.00		
03/01/01 08/02/01		3,000.00 2,500.00		
02/15/01 08/15/01	US CELLULAR CORP DTD 08/21/97 7.25% DUE 08/15/07 CALLABLE ON 08/15/04 @ PAR INTEREST ON 200.000 PV INTEREST ON 200.000 PV	7.250.00 7.250.00		
) 02/15/01	US TREAS NTS DTD 08/15/91 7.875% DUE 08/15/2001 INTEREST ON 25.000 PV	984.37	,i	·-

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001

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PAGE 57

INVESTMENT INCOME (CONTINUED)

	DATE ==	DESCRIPTION		CASH	BOOK VALUE	
	78 <u>4</u> 2	The second of th	ing the second of the second o		e , en marie en la carriera de la la la especial.	٠, ٠
	NET INTE	EREST INCOME (CONTINUED)	•		o ish erit a tib e	
	08/15/01	INTEREST ON 25,000 PV		984.37	ELSTEN.	
	TOTAL	NET INTEREST INCOME	LPRAIDAN S	44,049,30 *	.00	*
)	→ \$4. (44.)		水原醇 (常原原) (15) (14) (15) (15)	的概念的。 1900年1907年 1889年7月	
	NET DIVI	DEND INCOME —	AND THE	n er er	and the second	
	03/16/01 03/16/01 06/15/01 06/15/01	DIVD ON 3,000 SHS @ .037 PER SH DIVD ON 750 SHS @ .037 PER SH DIVD ON 3,000 SHS @ .037 PER SH	erekîlekanî s	27, 75 111, 00 27, 75 111, 00		
	09/14/01 09/14/01 12/21/01 12/21/01	DIVD ON 750 SHS @ .042 PER SH DIVD ON 3,000 SHS @ .042 PER SH DIVD ON 750 SHS @ .042 PER SH DIVD ON 3,000 SHS @ .042 PER SH	1,008,000 (00 %) 1	31 50 126 00 31 50 126 00		
	10/15/01 10/15/01	CARDINAL HEALTH INC DIVD ON 300 SHS @ .025 PER SH DIVD ON 500 SHS @ .025 PER SH	- 4世代 - 一元韓 で変形が - 新心 おっ 	7.50 12.50	編制記 編 1411 Appl - 18 ₇ おわり。	
	12/10/01 12/10/01	CHEVRON TEXACO CORP COMM DIVD ON 231 SHS @ .70 PER SH DIVD ON 2.000 SHS @ .70 PER SH		161.70 1.400.00		
	02/23/01 02/23/01 05/25/01 05/25/01 08/24/01	CITIGROUP INC DIVD ON 933 SHS @ .14 PER SH DIVD ON 5,500 SHS @ .14 PER SH DIVD ON 933 SHS @ .14 PER SH DIVD ON 5,500 SHS @ .14 PER SH DIVD ON 933 SHS @ .16 PER SH	Constant of the section of the secti	130.62 770.00 130.62 770.00 149.28	ANGERI G. BIR G. B. C. C. G. G. G. G. B. G.	
	08/24/01 11/21/01 11/21/01	DIVD ON 5,500 SHS @ .16 PER SH DIVD ON 933 SHS @ .16 PER SH DIVD ON 5,500 SHS @ .16 PER SH	a Mela Rossa filo constant	880.00 149.28 880.00	ornanse Oskib Pedika Visita oskib oskib	•
	06/15/01 06/15/01 09/17/01 09/17/01	DYNEGY INC DIVD ON 600 SHS @ .075 PER SH DIVD ON 1.500 SHS @ .075 PER SH DIVD ON 600 SHS @ .075 PER SH DIVD ON 1.500 SHS @ .075 PER SH				
	12/10/01	ELECTRONIC DATA SYSTEMS CORP NEW DIVD ON 300 SHS @ .15 PER SH		45.00	38 (1.4) 13 (1.4) 14 (1.4)	
37	03/20/01 03/20/01	ENRON CORP DIVD ON 800 SHS @ .125 PER SH DIVD ON 3.000 SHS @ .125 PER SH		100.00 375.00		



1.0		ST BANK - TRUST DE 2-0093-00 CONS ACCO	PT OLIDATED STATEMENT I UNTS 62-0093-00 - 62	OR UNB 401K 2-0093-06		JANUAI	₹¥ 01, 20	TRANSAC 101 TO DEC	TION STATEMENT EMBER 31, 2001 PAGE 58
			INVESTMENT INCOME		19 () (d. 224).	2 1 F			
	DATE	DESCRIP	TION	A service of agreement of the control of the contro	e i sage ser ser ser ser se	194	CASH	В	OOK VÄLUE
	NET DIVI	DEND INCOME (CON	TINUED)						is a Tay -
	06/20/01 09/20/01	DIVD ON 800 SHS @ DIVD ON 800 SHS @ DIVD ON 800 SHS @ DIVD ON 3,000 SHS	. 125 PER SH . @ .125 PER SH 125 PER SH . @ .125 PER SH			4 (1) (1) (1) (2) (3) (4) (4) (4)	100.00 375.00		STANTAGE AND
	06/11/01 07/12/01	EXXON MOBIL CORP DIVD ON 1.000 SHS DIVD ON 1.000 SHS DIVD ON 1.000 SHS DIVD ON 2.000 SHS	6				440 .00 440 .00 20 .00 460 .00		
)	06/29/01 09/28/01 09/28/01 12/31/01	FREDDIE MAC DIVD ON 600 SHS @ DIVD ON 600 SHS @ DIVD ON 800 SHS @ DIVD ON 1.200 SHS DIVD ON 800 SHS @ DIVD ON 1.200 SHS	1 .20 PER SH 1 .20 PER SH 5 @ .20 PER SH 2 .20 PER SH				120, 00 120, 00 160, 00 240, 00 160, 00 240, 00	HAM CONTRACT NOTE OF THE	・ 「特別を対象」を ・ 「特別を対象」を ・ 「特別を対象」を ・ 「特別を対象」を ・ 「対象がある」と
	01/25/01 04/25/01 04/25/01 07/25/01 07/25/01	GENERAL ELEC CO DIVD ON 2.500 SHS DIVD ON 4.500 SHS DIVD ON 4.500 SHS	5 @ .16 PER SH 5 @ .16 PER SH		The second secon	4	720.00 400.00 720.00 400.00	の機 (2007) 1 年 (1994) 1 日 (1995) 2 日 (1995) 1 日 (1995) 1 日 (1995)	
	03/22/01 03/22/01 06/28/01 06/28/01 09/13/01 09/13/01 12/13/01 12/13/01	HOME DEPOT INC DIVD ON 1.000 SHS DIVD ON 3.000 SHS DIVD ON 1.000 SHS DIVD ON 3.000 SHS DIVD ON 1.200 SHS DIVD ON 3.000 SHS DIVD ON 3.000 SHS DIVD ON 1.200 SHS DIVD ON 3.000 SHS	5 @ .04 PER SH 5 @ .05 PER SH				40.00 120.00 40.00 120.00 48.00 120.00 60.00 150.00		
	10/15/01	HOUSEHOLD INTNL I				i	11000		
	06/11/01 06/11/01 09/10/01 09/10/01	IBM DIVD ON 300 SHS @ DIVD ON 500 SHS @ DIVD ON 400 SHS @ DIVD ON 700 SHS @	3 .14 PER SH 3 .14 PER SH				42.00 70.00 56.00 98.00		



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UNITEDTRUST BANK - TRUST DEPT

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ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001

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INVESTMENT INCOME (CONTINUED) THE CASE OF THE PROPERTY OF TH

	DATE	DESCRIPTION		CAS		BOOK V	'ALUE
ŀ	The second secon		the entransition of surrought to	983), \$7 \$70	A CONTRACT OF THE STATE OF		11/4
		DEND INCOME (CONTINUED)		Central Res		CVACIANT	W
	12/10/01 12/10/01	DIVD ON 400 SHS @ .14 PER SH DIVD ON 1,000 SHS @ .14 PER SH		ા છે. તેકીલ ^ક ીક જે .1 2 1	6.00 0-00		64 (18) (11) (40)
	01/31/01 01/31/01 04/30/01 04/30/01 07/31/01 07/31/01 10/31/01 10/31/01	J P MORGAN CHASE & CO COM DIVD ON 1,500 SHS @ .32 PER SH DIVD ON 4,500 SHS @ .32 PER SH DIVD ON 1,500 SHS @ .34 PER SH DIVD ON 4,500 SHS @ .34 PER SH DIVD ON 1,000 SHS @ .34 PER SH DIVD ON 3,000 SHS @ .34 PER SH DIVD ON 700 SHS @ .34 PER SH DIVD ON 3,000 SHS @ .34 PER SH DIVD ON 3,000 SHS @ .34 PER SH		42 849 851 6 2 1.44 51 46 85 85 85 15 51 51 46 85 85 85 85 83 47 86 87 87 87 83 47 87 87 87 87 82 48 87 88 87 87 87 82 48 87 88 87 87 87 82	0.00 0.00 0.00 0.00 0.00 0.00	MARCHER STAN	92,529 90,09 19,49 11,29 11,19 11,19
	01/03/01 12/20/01	JANUS WORLDWIDE FUND #41 DIVD ON 3.073.57 SHS @ .77929 PER SH DIVD ON 4.367.56 SHS @ .01218 PER SH		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	5.21 3.23	47.0 0.05 48.0 -48.0 68.0 0.0	4600 49033 1000 10003
	09/11/01 12/11/01 12/11/01	JOHNSON & JOHNSON DIVD ON 2,000 SHS @ .18 PER SH DIVD ON 1,300 SHS @ .18 PER SH DIVD ON 3,500 SHS @ .18 PER SH		36 23 68	0 00 4 00 0 00		ikų. 1 SV
	04/02/01 04/02/01 07/02/01 07/02/01 10/01/01	MBNA CORP DIVD ON 1.500 SHS @ .08 PER SH DIVD ON 1.800 SHS @ .08 PER SH DIVD ON 1.500 SHS @ .09 PER SH DIVD ON 1.800 SHS @ .09 PER SH DIVD ON 1.500 SHS @ .09 PER SH DIVD ON 1.500 SHS @ .09 PER SH DIVD ON 1.800 SHS @ .09 PER SH DIVD ON 1.500 SHS @ .09 PER SH DIVD ON 1.800 SHS @ .09 PER SH DIVD ON 1.800 SHS @ .09 PER SH			20.00 4.00 5.00		10.00 3.00 17.00 20.00 10.
	11/19/01	MASCO CORP. DIVD ON 400 SHS @ 135 PER SH			4.00		Militar Militar Osta
	01/26/01 01/26/01	MEDTRONIC, INC DIVD ON 1,500 SHS @ .05 PER SH DIVD ON 2,000 SHS @ .05 PER SH DIVD ON 1,500 SHS @ .05 PER SH DIVD ON 2,000 SHS @ .05 PER SH DIVD ON 1,500 SHS @ .05 PER SH DIVD ON 1,500 SHS @ .0575 PER SH DIVD ON 2,000 SHS @ .0575 PER SH		7 10 7 10	5.00 0.00 5.00 0.00 6.25 5.00		
1.544	01/02/01 01/02/01 04/02/01	MERCK & CO INC DIVD ON 600 SHS @ .34 PER SH DIVD ON 3,000 SHS @ .34 PER SH DIVD ON 600 SHS @ .34 PER SH		1.02	4.00 0.00 4.00	-	





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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 60

INVESTMENT INCOME (CONTINUED)

	DATE	DESCRIPTION	4	CASH	BOOK VALUE
	NET DIVI	DEND INCOME (CONTINUED)		and a subject of all and a	
	07/02/01 07/02/01	DIVD ON 3.000 SHS @ .34 PER SH DIVD ON 600 SHS @ .34 PER SH DIVD ON 3.000 SHS @ .34 PER SH DIVD ON 600 SHS @ .35 PER SH DIVD ON 2.500 SHS @ .35 PER SH		1,020.00 204.00 1,020.00 210.00 875.00	
	04/11/01 04/11/01	NOKIA CORPORATION - SPON ADR DIVD ON 1.100 SHS @ .2481 PER SH DIVD ON 5.000 SHS @ .2481 PER SH		272.91 1,240.50	
	01/02/01 01/02/01 04/02/01 04/02/01	NORTEL NETWORKS CORPORATION DIVD ON 1,500 SHS @ .0187 PER SH DIVD ON 4,500 SHS @ .0187 PER SH DIVD ON 1,500 SHS @ .0187 PER SH DIVD ON 4,500 SHS @ .0187 PER SH		28.05 84.15 28.05 84.15	
7	09/28/01	PEPSICO INC DIVD ON 300 SHS @ 145 PER SH		43.50	
	03/08/01 03/08/01 06/07/01 06/07/01 09/06/01 09/06/01 12/06/01	PFIZER INC DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 6.000 SHS @ .11 PER SH DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 6.000 SHS @ .11 PER SH DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 5.000 SHS @ .11 PER SH DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 2.000 SHS @ .11 PER SH DIVD ON 5.000 SHS @ .11 PER SH		220.00 660.00 220.00 660.00 220.00 550.00 220.00 550.00	
	02/01/01 05/01/01 08/01/01	PHARMACIA CORP COM- DIVD ON 2,700 SHS @ .12 PER SH DIVD ON 2,700 SHS @ .12 PER SH DIVD ON 2,700 SHS @ .135 PER SH		324.00 324.00 364.50	
	07/10/01 10/10/01 10/10/01	PHILIP MORRIS COMPANIES DIVD ON 1,000 SHS @ .53 PER SH DIVD ON 300 SHS @ .58 PER SH DIVD ON 1,000 SHS @ .58 PER SH		530.00 174.00 580.00	
	03/15/01 06/15/01	PROVIDIAN FINL CORP COM DIVD ON 400 SHS @ .03 PER SH DIVD ON 400 SHS @ .03 PER SH		12.00 12.00	
	02/27/01 05/29/01	SCHERING PLOUGH CORP DIVD ON 1,000 SHS @ .14 PER SH DIVD ON 1,000 SHS @ .16 PER SH		140.00 160.00	



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

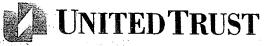
160 (4/01)

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 61

INVESTMENT INCOME (CONTINUED) AND THE TOTAL

 DATE	DESCRIPTION	way CASH
NET DIVI	DEND INCOME (CONTINUED)	
07/09/01	SCHLUMBERGER LTD DIVD ON 500 SHS @ .1875 PER SH	93.75
03/12/01 03/12/01 06/11/01 06/11/01 09/10/01 09/10/01 12/10/01 12/10/01	DIVD ON 1,000 SHS @ .055 PER SH DIVD ON 4,000 SHS @ .055 PER SH DIVD ON 1,000 SHS @ .055 PER SH DIVD ON 4,000 SHS @ .055 PER SH DIVD ON 1,300 SHS @ .055 PER SH	5500 220.00 55.00 220.00 55.00 220.00 71.50 220.00
06/08/01 09/10/01	TEXACO INC DIVD ON 500 SHS @ .45 PER SH DIVD ON 500 SHS @ .45 PER SH	225.00 225.00
02/12/01 02/12/01	TEXAS INSTRS INC DIVD ON 600 SHS @ .02125 PER SH DIVD ON 500 SHS @ .02125 PER SH	12.75 10.63
02/05/01 02/05/01 05/02/01 05/02/01 08/01/01 08/01/01 11/01/01	TYCO INTERNATIONAL LTD DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 4,000 SHS @ .0125 PER SH DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 4,000 SHS @ .0125 PER SH DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 4,000 SHS @ .0125 PER SH DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 2,000 SHS @ .0125 PER SH DIVD ON 4,000 SHS @ .0125 PER SH	25.00 50.00 25.00 50.00 25.00 50.00 25.00 50.00
02/01/01 02/01/01 05/01/01 05/01/01 08/01/01 08/01/01 11/01/01 11/01/01	UNITED NATIONAL BANCORP DIVD ON 1,060 SHS @ .20 PER SH DIVD ON 144,898 SHS @ .20 PER SH DIVD ON 1,060 SHS @ .20 PER SH DIVD ON 144,898 SHS @ .20 PER SH DIVD ON 1,060 SHS @ .20 PER SH DIVD ON 1,55,801 SHS @ .20 PER SH	212.00 28.979.60 212.00 28.979.60 212.00 30.539.60 212.00 31.160.20
12/10/01	UNITED TECHNOLOGIES CORP DIVD ON 1,000 SHS @ .225 PER SH	225.00
04/18/01	UNITED HEALTH GROUP INC COM DIVD ON 700 SHS @ .03 PER SH	21.00





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 62

INVESTMENT INCOME (CONTINUED)

NET DIVIDEND INCOME (CONTINUED) WELLS FARGO & COMPANY (NEW) 06/01/01 DIVD ON 1.00 SHS @ 24 PER SH 09/04/01 DIVD ON 1.00 SHS @ 26 PER SH TOTAL NET DIVIDEND INCOME FUND INCOME GOLDMAN SACHS INTL EQTY INST FD 867 12/18/01 DIVIDEND DUE 12/18/01 PRIME OBLIGATIONS FUND FEDERATED - FD 10 01/02/01 DIVIDEND DUE 12/31/00 02/01/01 DIVIDEND DUE 12/31/00 02/01/01 DIVIDEND DUE 01/31/01 03/01/01 DIVIDEND DUE 01/31/01 04/02/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 03/31/01 04/02/01 DIVIDEND DUE 04/30/01 05/01/01 DIVIDEND DUE 04/30/01 05/01/01 DIVIDEND DUE 04/30/01 05/01/01		DATE: A	DESCRIPTION		S (C CASH €)	BOOK VALÜE
06/01/01 01VD ON 1 000 SHS @ 24 PER SH 240 00		- NET DIVI	IDEND INCOME (CONTINUED)		· William Const	- AND AND SANS
TOTAL NET DIVIDEND INCOME GOLDMAN SACHS INTL EQTY INST FD 867 12/18/01 DIVIDEND DUE 12/18/01 2.030.03 PRIME OBLIGATIONS FUND FEDERATED FD 10 01/02/01 DIVIDEND DUE 12/31/00 1.085.81 01/02/01 DIVIDEND DUE 12/31/00 838.59 01/02/01 DIVIDEND DUE 12/31/00 2.100.83 01/02/01 DIVIDEND DUE 12/31/00 2.100.83 01/02/01 DIVIDEND DUE 12/31/00 2.363 01/02/01 DIVIDEND DUE 12/31/00 2.363 02/01/01 DIVIDEND DUE 12/31/00 2.363 02/01/01 DIVIDEND DUE 12/31/01 1.055.44 02/01/01 DIVIDEND DUE 12/31/01 1.055.74 02/01/01 DIVIDEND DUE 01/31/01 1.055.74 02/01/01 DIVIDEND DUE 01/31/01 1.065.74 02/01/01 DIVIDEND DUE 01/31/01 1.0868 02/01/01 DIVIDEND DUE 01/31/01 2.034.55 02/01/01 DIVIDEND DUE 01/31/01 2.034.55 02/01/01 DIVIDEND DUE 01/31/01 3.35.43 02/01/01 DIVIDEND DUE 02/28/01 3.35.43 03/01/01 DIVIDEND DUE 02/28/01 9.965.14 03/01/01 DIVIDEND DUE 02/28/01 9.965.14 03/01/01 DIVIDEND DUE 02/28/01 1.729.54 03/01/01 DIVIDEND DUE 02/28/01 9.965.14 03/01/01 DIVIDEND DUE 03/31/01 9.964.01 04/02/01 DIVIDEND DUE 03/31/01 9.964.01 04/02/01 DIVIDEND DUE 03/31/01 9.964.01 04/02/01 DIVIDEND DUE 03/31/01 9.964.01 05/01/01 DIVIDEND DUE 04/30/01 9.84.01 05/01/01 DIVIDEND DUE 04/30/01 9.85.99 06/01/01 DIVIDEND DUE 04/30/01 9.964.57			DIVD ON 1.000 SHS @ .24 PER		240.00	r v Suddigts i
GOLDMAN SACHS INTL EQTY INST FD 867 12/18/01 DIVIDEND DUE 12/18/01 PRIME OBLIGATIONS FUND FEDERATED - FD 10 01/02/01 DIVIDEND DUE 12/31/00 01/02/01 DIVIDEND DUE 12/31/00 01/02/01 DIVIDEND DUE 12/31/00 81.42 01/02/01 DIVIDEND DUE 12/31/00 81.42 01/02/01 DIVIDEND DUE 12/31/00 632.59 01/02/01 DIVIDEND DUE 12/31/01 1.050.44 02/01/01 DIVIDEND DUE 01/31/01 1.065.74 02/01/01 DIVIDEND DUE 01/31/01 1.065.74 02/01/01 DIVIDEND DUE 01/31/01 1.08.68 02/01/01 DIVIDEND DUE 01/31/01 2.034.55 02/01/01 DIVIDEND DUE 01/31/01 2.034.55 02/01/01 DIVIDEND DUE 01/31/01 2.034.55 03/01/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 03/31/01 04/02/01 DIVIDEND DUE 03/31/01 05/01/01 DIVIDEND DUE 04/30/01 05/01/01 DIVIDEND DUE 04/30/		TOTAL	NET DIVIDEND INCOME		163 .675 .13 *	.00 *
FD 867 12/18/01 DIVIDEND DUE 12/18/01 PRIME OBLIGATIONS FUND FEDERATED - FD 10 01/02/01 DIVIDEND DUE 12/31/00 02/01/01 DIVIDEND DUE 12/31/00 02/01/01 DIVIDEND DUE 12/31/00 02/01/01 DIVIDEND DUE 12/31/01 02/01/01 DIVIDEND DUE 01/31/01 03/01/01 DIVIDEND DUE 01/31/01 03/01/01 DIVIDEND DUE 02/28/01 03/01/01 DIVIDEND DUE 03/31/01 04/02/01 DIVIDEND DUE 03/31/01 05/01/01 DIVIDEND DUE 04/30/01 05/01/01 DIV	l	FUND IN	COME			- 日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日
PRINE OBLIGATIONS FUND FEDERATED - FP 10		12/18/01	FD 867 DIVIDEND DUE 12/18/01	Г	2,030.03	10 VIII
00/01/01 PIAIDEMP POF 02/31/01 /23.08		01/02/01 01/02/01 01/02/01 01/02/01 01/02/01 02/01/01 02/01/01 02/01/01 02/01/01 03/01/01 03/01/01 03/01/01 03/01/01 04/02/01 04/02/01 04/02/01 04/02/01 05/01/01 05/01/01 05/01/01 05/01/01	PRIME OBLIGATIONS FUND FEDERATED - FD 10 DIVIDEND DUE 12/31/00 DIVIDEND DUE 12/31/01 DIVIDEND DUE 01/31/01 DIVIDEND DUE 02/28/01 DIVIDEND DUE 03/31/01 DIVIDEND DUE 04/30/01		1.085.81 838.59 81.42 2.100.83 632.59 223.63 1.050.44 1.065.74 108.68 2.034.55 335.43 423.86 926.18 905.14 127.61 1.729.54 379.78 406.15 1.001.03 984.01 180.32 1.865.86 572.07 466.72 780.04 843.29 178.61 1.738.74 706.06 385.99	



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (
JANUARY 01, 2001 TO DECEMBER 31, 2001
PAGE 63

INVESTMENT INCOME (CONTINUED): TRANSPORTED TO A REPORT OF THE PROPERTY OF THE

						! 0
DATE	DESCRIPTION		CAS	SH.2-3.2. BC	OOK VALUE	4
						7.
- FUND INCOME (CON	TINIFD)		. Since the first of	na spanije spat	NUMBER TON	:
TOTAL MODIAL (CON	(TINODD)					į.
	DUE 05/31/01			427135 SAB - ACM		\$. :
	DUE 05/31/01			24 (41)	FAME AS	- }
	DUE 05/31/01 -DUE 05/31/01			03.65)	PANE NO	
	DUE 06/30/01			05:160#9332#77	A 12114	
	DUE 06/30/01		2	43.23	the sections.	•
07/02/01 DIVIDEND	DUE 06/30/01		4!	58.52	•	
	DUE 06/30/01		1,3	28.22	$\mathbb{I}_{n} = \frac{1}{2} \left(\frac{1}{2} \sum_{i=1}^{n} $	
07/02/01 DIVIDEND	DUE 06/30/01		agenta a companya a companya	58.15		į
07/02/01 DIVIDEND 08/01/01 DIVIDEND	DUE 06/30/01 DUE 07/31/01	÷	(1)等)(1月14年)(30 7	30.91/0. 5 \$		
08/01/01 DIVIDEND	DUE 07/31/01		7. 51 59. 5 1		and the	. 7
	DUE 07/31/01			82.64		
08/01/01 DIVIDEND	DUE 07/31/01		1.29	96.196		1.
	DUE 07/31/01			147.87		
	DUE 07/31/01		, ' , ' , ' , ' , ' , ' , ' , ' , ' , '	60.57		
09/04/01 DIVIDEND 09/04/01 DIVIDEND	DUE 08/31/01 DUE 08/31/01		1.0, 1.0	30.52	e di sala Maria di Sala	1 3
	DUE 08/31/01		1.0		A Sulva	
	DUE 08/31/01			67.24	144 A 62 A 174	1
09/04/01 DIVIDEND	DUE 08/31/01		.2	32.52	refore State	:
09/04/01 DIVIDEND	DUE 08/31/01			92.03		
	DUE 09/30/01			71.08		·
	DUE 09/30/01 DUE 09/30/01			12.57		!
	DUE .09/30/01			52.94		1.
10/01/01 DIVIDEND	DUE 09/30/01			84.95	1051515	1
	DUE .09/30/01		[100 to 100 to 1		ADMINIST V	
	DUE 10/31/01			44.04		į
	DUE 10/31/01 DUE 10/31/01		시간 (1975년) 1975년 - 1	83.12	THE RESIDENCE OF THE SECOND	÷
	DUE 10/31/01			80.18		1
	DUE 10/31/01					•
11/01/01 DIVIDEND	DUE-10/31/01			52.79	- 3.50	
12/03/01 DIVIDEND	DUE 11/30/01			53.70		
12/03/01 DIVIDEND	DUE 11/30/01			74.71		
	DUE 11/30/01 DUE 11/30/01		1	60.96		•
	DUE 11/30/01			12.40		1
	DUE 11/30/01	•		65.10	1975	
}			10 m	4.4	****	
TOTAL FUND INCOM	1E		45,6	20.04 *	.00	*





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 64

INVESTMENT INCOME (CONTINUED)

DATE DESCRIPTION	CASH	BOOK VALUE
COMMON FUND INCOME DISTRIBUTION	The Market Control	श्रिक्त हो अपूरियोग्ड के प्राप्त
EMPLOYEE BENEFIT BOND FUND 01/08/01 INC DIST ON 6,996 UNITS 02/02/01 INC DIST ON 6,996 UNITS	3.906.50 4.468.07	
03/02/01 INC DIST-0N 6.996 UNITS 04/03/01 INC DIST ON 6.996 UNITS 05/07/01 INC DIST ON 6.996 UNITS	3,763.56, 3,649.58, 3,754.62	
06/04/01 INC DIST ON 7.366 UNITS 07/05/01 INC DIST ON 7.366 UNITS 08/02/01 INC DIST ON 7.366 UNITS 09/05/01 INC DIST ON 8.634 UNITS	4,360,14 3,685,17 4,292,24 4,686,95	
10/04/01 INC DIST ON 8,634 UNITS 11/02/01 INC DIST ON 9,337 UNITS 12/04/01 INC DIST ON 9,436 UNITS	4,080.93 4,073.85 4,836.17 4,905.07	Å.
TOTAL COMMON FUND INCOME DISTRIBUTION	50,381.92 *	.00 *
GAIN/LOSS ALLOCATION		
EMPLOYEE BENEFIT BOND FUND 02/02/01 LONG TERM CAPITAL LOSS ALLOCATION 03/02/01 LONG TERM CAPITAL GAIN ALLOCATION 06/04/01 SHORT TERM CAPITAL LOSS ALLOCATION 08/02/01 SHORT TERM CAPITAL GAIN ALLOCATION 09/05/01 LONG TERM CAPITAL GAIN ALLOCATION		1.762.31- 36.25 169.74- 102.29 53.63
TOTAL GAIN/LOSS ALLOCATION	.00 *	1,739.88- *
GAIN DISTRIBUTIONS	en e	
JANUS WORLDWIDE FUND #41 01/03/01 LONG TERM CAPITAL GAIN DIST ON 3.073.575 SHS @ 6.1655 PER SH	18,950.40	
TOTAL GAIN DISTRIBUTIONS	18.950.40 *	.00 *
TOTAL INVESTMENT INCOME	322,676.79 *	1,739.88- *



1130 Route 22 East P.O. Box 6000

Bridgewater NJ 08807-0010

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 65

DISTRIBUTIONS AND WITHDRAWALS

	DATE. :	DESCRIPTION		CASH.	BOOK VALUE
			• • • • • • • • • • • • • • • • • • • •		3176
	PAYMEN	TS TO PARTICIPANTS			COMPRESSION -
	01/10/01	HARDSHIP WITHDRAWAL DISTRIBUTION TO RUTH ENNIS OF VESTED INTEREST AS AUTHORIZED	े - केंद्रश्	3,209.79-	
	01/10/01	HARDSHIP WITHDRAWAL DISTRIBUTION TO RUTH ENNIS OF VESTED INTEREST AS AUTHORIZED		990:21	
	01/10/01	HARDSHIP WITHDRAWAL DISTRIBUTION TO EILEEN HANLEY-TRANSFER TO UNB A/C#620-832-9 OF VESTED INTEREST AS AUTHORIZED		1,285.67-	 (4) (1) (2) (2) (4) (5) (4) (4) (5) (3) (4) (4) (5) (5) (5) (5) (5) (6) (6) (6) (6) (6) (6) (7) (7) (7)
	01/10/01	REMITTANCE TO EILEEN HANLEY HARDSHIP WITHDRAWAL DISTRIBUTION TRANSFER TO UNB A/C#620-832-9 OF VESTED INTEREST AS AUTORIZED		1,107.81 ⁻²	関する。 (1種語) 8種 助 (発質) 7
	01/18/01	PAYMENT LESS 3,801.63 FED INC TAX NON HARDSHIP WITHDRAWAL TO ROSENARY GWYNN OF VESTED INTEREST AS AUTHORIZED-DEPOSITED IN CHECKING ACCOUNT #122-814-2 UNB		14,871.18-	Committee of the commit
ŕ	01/18/01	NON-HARDSHIP WITHDRAWAL TO ROSEMARY GWYNN OF VESTED INTEREST AS AUTHORIZED-DEPOSITED IN CHECKING ACCOUNT #122-814-2 UNB		4.099.80-	e differenti oli Maccada oli Maccada
	01/18/01	NON-HARDSHIP WITHDRAWAL TO ROSEMARY GWYNN OF VESTED INTEREST AS AUTHORIZED-DEPOSITED IN CHECKING ACCOUNT #122-814-2 UNB	er e	8.33- ¹ * * * * * * * * * * * * * * * * * * *	The Total And The Association (Control Association
	01/18/01	NON-HARDSHHIP WITHDRAWAL TO ROSEMARY GWYNN OF VESTED INTEREST AS AUTHORIZED-DEPOSITED IN CHECKING ACCOUNT #122-814-2 UNB		14 ₇ ,	The Application of the Control of th
	01/18/01	NON-HARDSHIP WITHDRAWAL TO ROSEMARY GWYNN OF VESTED INTEREST AS AUTHORIZED-DEPOSITED IN CHECKING ACCOUNT #122-814-2 UNB	· ·	28.72-	7 - JY 40



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 66 STATION :

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

DATE

DESCRIPTION

CASH. BOOK VALUE

-- PAYMENTS TO PARTICIPANTS (CONTINUED) --

04/10/01 PAYMENT

LESS 186.50 FED INC TAX

HARDSHIP WITHDRAWAL DISTRIBUTION TO DAVID MORGAN OF VESTED INTEREST AS AUTHORIZED LESS 186.50 FEDERAL

WITHHOLDING

04/10/01 PAYMENT

HARDSHIP WITHDRAWAL DISTRIBUTION TO

DAVID MORGAN OF VESTED INTEREST AS AUTHORIZED LESS 186.50 FEDERAL

WITHHOLDING

06/19/01 UNB CHECKING ACCOUNT # 124-534-6 N/O GLENN GUERIN REFUND OF EXCESS CONTRIBUTIONS AND EARNINGS FOR 2000. FAILURE OF ANNUAL ADDITIONS AND

LIMITATIONS TEST AS AUTHORIZED

06/19/01

UNB CHECKING # 124-534-6 N/O GLENN GUERIN-REFUND OF EXCESS CONTRI-BUTIONS AND EARNINGS FOR 2000. FAILURE OF ANNUAL ADDITIONS AND LIMITATIONS TEST AS AUTHORIZED

06/19/01 UNB CHECKING # 124-534-6 N/O GLENN GUERIN- REFUND OF EXCESS CONTRI-BUTIONS AND EARNINGS FOR 2000. FAILURE OF ANNUAL ADDITIONS AND LIMITATIONS TEST AS AUTHORIZED

-- TOTAL PAYMENTS TO PARTICIPANTS --

-- LUMP SUM DISTRIBUTIONS --

03/27/01 LUMP SUM DISTRIBUTION UNITED NATIONAL BANK F/B/O ANITA DOYLE A/C#870040920 AS A DIRECT ROLLOVER AS AUTHORIZED

764.60-2

CONTRACTOR OF THE PROPERTY OF THE STATE OF

167.88-

597.04-

rijaja i 69.42-March 19. 4. 1. 1. 1.

722.00-

27.922.59-*

.00

13,629.16-



t-160 (4/01)

1130 Route 22 East P.O. Box 6000 Bridgewater NJ 08807-0010



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE __67

Burunda o glados ve selve

DATE	DESCRIPTION		1450 CASH	BOOK VALUE
a de la companya de l	Here and the second of the se	And the second of the second o	u (1818) serve kalandalah	—
LUMP S	UM DISTRIBUTIONS (CONTINUE)) -		CONTRACTOR
03/27/01	LUMP SUM DISTRIBUTION FMR CORP P/S PLAN F/B/O PEGGY MERKOURIOU A/C#138-92-9882 AS A DIRECT ROLLOVER AS AUTHORIZED		24 (5. 16. 16.) (40 (42) 12. (5. 16.) (10. 44) 12. (5. 16.) (10. 42) 13. (6. 16.) (10. 44) 14. (6. 16.) (10. 44)	(11.15년) 왕 - 11.172일
03/27/01	LUMP SUM DISTRIBUTION MONA REVOLUS 154-72-3437 AS AUHTORIZED	1 TV 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	ANGER STANDARD STANDA	ing ays. Takis
03/27/01	LUMP SUM DISTRIBUTION TO MOVICIA MOZINGO OF VEST INTEREST AS AUTHORIZED TO UNB CHECKING A/C#160-854-8		817.74-11 43. 10.4 World M. Gelder 4. 10.1 (10.17) (10.17) 4. 10.1 (10.17) (10.17) 4. 10.1 (10.17)	Region (Confidence)
03/27/01	LUMP SUM DISTRIBUTION TO SHIRLEY KINNEY AS AUTHORIZED		150.88-	endin Maria Lender General
03/27/01	LUMP SUM DISTRIBUTION SUSAN MARABELLA SS#139-56-2200 AS AUTHORIZED		52, 38,	創設(1947) 2010 AC 1947 - 1947 1948 - 1947 1948 - 1948
03/27/01	LUMP SUM DISTRIBUTION VANGUARD F/B/O LISA MIDDLETON A/C#090695 AS A DIRECT ROLLOVER AS AUTHORIZED		60,48-	Militaria References
03/27/01	LUMP SUM DISTRIBUTION UNITED NATIONAL BANK F/B/O ANITA DOYLE A/C#870040920 AS A DIRECT ROLLOVER AS AUTHORIZED		19,861.37-	
03/27/01	LUMP SUM DISTRIBUTION FMR CORP P/S PLAN F/B/O PEGGY MERKOURIOU A/C#138-92-9882 AS A DIRECT ROLLOVER AS AUTHORIZED		1.107.66-	

Trust and Investment Services Division



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 68

DATE	DESCRIPTION	And a second second second second	CASH	BOOK VALUE
LUMP SU	UM DISTRIBUTIONS (CONTINUED)		- gaustino partico	
03/27/01	LUMP SUM DISTRIBUTION LESS 108.35 FED INC TAX INDIRA RAJKUMAR SS#139-80—9232 AS AURTHORIZED		#04 83 0.798 1 d #04 83 0.7 d . 4 8 4 d	FIL GREEKERS OF
03/27/01	LUMP SUM DISTRIBUTION LESS 2.479.84 FED INC TAX TO MOVICIA MOZINGO OF VESTED INTEREST AS AUTHORIZED TO UNB CHECKING A/C#160-854-8		8.271.97-	ukun mengi (promonika) Nama dalah Nama dalah Nama dalah
03/27/01	LUMP SUM DISTRIBUTION SUSAN MARABELLA SS#139-56-2200 AS AUTHORIZED		13.04	
03/27/01	LUMP SUM DISTRIBUTION VANGUARD F/B/O LISA MIDDLETON A/C#090695 AS A DIRECT ROLLOVER AS AUTHORIZED		74.64-	
03/27/01	LUMP SUM DISTRIBUTION UNITED NATIONAL BANK F/B/O ANITA DOYLE A/C#870040920 AS A DIRECT ROLLOVER AS AUTHORIZED		7,756.22-	
03/27/01	LUMP SUM DISTRIBUTION INDIRA RAJKUMAR SS#139-80-9232 AS AURTHORIZED		67.34-	
03/27/01	LUMP SUM DISTRIBUTION MONA REVOLUS 154-72-3437 AS AUHTORIZED		211.37-	
03/27/01	LUMP SUM DISTRIBUTION TO MOVICIA MOZINGO OF VESTED INTEREST AS AUTHORIZED TO UNB CHECKING A/C#160-854-8		795.79-	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 69

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

DATE	DESCRIPTION		CASH 1 1975	BOOK VALUE
	****	Control Control		The state of the s
LUMP SU	IM DISTRIBUTIONS (CONTINUED)		- vetti samakti bi sama ketili	- Expression and the second
03/27/01	LUMP SUM DISTRIBUTION VANGUARD F/B/O LISA MIDDLETON A/C#090695 AS A DIRECT ROLLOVER AS AUTHORIZED		196 a 10, 72 - 75 76 (196) 196 a 196 a 196 (196) a 19 196 a 196 (196) 196 a 196 (196) 196 a 196 (196) 196 a 196 (196)	
03/27/01	LUMP SUM DISTRIBUTION MONA REVOLUS 154-72-3437 AS AUHTORIZED		207.70-	
03/27/01	LUMP SUM DISTRIBUTION TO MOVICIA MOZINGO OF VESTED INTEREST AS AUTHORIZED TO UNB CHECKING A/C#160-854-8		7,56.89	
03/27/01	LUMP SUM DISTRIBUTION VANGUARD F/B/O LISA MIDDLETON A/C#090695 AS A DIRECT ROLLOVER AS AUTHORIZED		74 _, 52,-	
03/27/01	LUMP SUM DISTRIBUTION UNITED NATIONAL BANK F/B/O ANITA DOYLE A/C#870040920 AS A DIRECT ROLLOVER AS AUTHORIZED		9,188.10- 24 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	
03/27/01	LUMP SUM DISTRIBUTION FMR CORP P/S PLAN F/B/O PEGGY MERKOURIOU A/C#138-92-9882 AS A DIRECT ROLLOVER AS AUTHORIZED		1.576.07-	
03/27/01	LUMP SUM DISTRIBUTION LESS 454.22 FED INC TAX MONA REVOLUS 154-72-3437		1,140.37-	

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Trust and Investment Services Division



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 70

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

	•		
 DATE	DESCRIPTION DESCRIPTION	BOOI	K_VALUE
IIIMP SII	M DISTRIBUTIONS (CONTINUED)	· M DEFERRATIONS ACONTINUEDS	2 4375 1
LOMI SO	W DISTRIBUTIONS (CONTINUED)		
03/27/01	LUMP SUM DISTRIBUTION TO MOVICIA MOZINGO OF VESTED INTEREST AS AUTHORIZED TO UNB CHECKING A/C#160-854-8	THE DUM DISSENCE OF STREET HER BARBUR. TO WHAT HARD FOR STREET HER BARBUR. AS ALOND FOR FROM THE BARBUR. AS ALOND FROM THE BARBUR. AS ALOND FROM THE BARBUR.	45 6 006
03/27/01	LUMP SUM DISTRIBUTION SUSAN MARABELLA SS#139-56-2200 AS AUTHORIZED		
03/27/01	LUMP SUM DISTRIBUTION VANGUARD F/B/O LISA MIDDLETON A/C#090695 AS A DIRECT ROLLOVER AS AUTHORIZED	#10 (*57:061 + 10 3:0 25: 12: 13: 14: 10: 10: 10: 10: 10: 10: 10: 10: 10: 10	1. (B1) (A)
03/27/01	LUMP SUM DISTRIBUTION UNITED NATIONAL BANK F/B/O ANITA DOYLE A/C#870040920 AS A DIRECT ROLLOVER AS AUTHORIZED		e ja se
03/27/01	LUMP SUM DISTRIBUTION FMR CORP P/S PLAN F/B/O PEGGY MERKOURIOU A/C#138-92-9882 AS A DIRECT ROLLOVER AS AUTHORIZED		a advis
03/27/01	LUMP SUM DISTRIBUTION INDIRA RAJKUMAR SS#139-80-9232 AS AURTHORIZED	203.45-	
03/27/01	LUMP SUM DISTRIBUTION MONA REVOLUS 154-72-3437 AS AUHTORIZED	698.94-	
03/29/01	LUMP SUM DISTRIBUTION TO AMERITRADE FBO SANDRA BARKE IRA A/C#770185775 - VESTED INT	R. EREST	



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AS AUTHORIZED - DIRECT ROLLOVER



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 71

	DATE	DESCRIPTION	BOOK	VALUE
	LUMP SU	M DISTRIBUTIONS (CONTINUED) —	AND OBSIDER TOOMS ACCOUNTS AND TO THE PARTY OF	September 1
	03/29/01	LUMP SUM DISTRIBUTION TO AMERITRADE FBO SANDRA BARKER, IRA A/C#770185775 - VESTED INTEREST AS AUTHORIZED - DIRECT ROLLOVER	VOI (219:46) MUZ MMY 1 1 5:10:4),(t)=\$B
	03/29/01	LUMP SUM DISTRIBUTION. TO AMERITRADE FBO SANDRA BARKER, IRA A/C#770185775 - VESTED INTEREST AS AUTHORIZED	#10: 822:13 %; MAD ##1: 1 ALITHAMAM BALUIT ACTUL ME ALITO LISTAD ##6	BANR AU
	05/16/01	LUMP SUM DISTRIBUTION LESS 2,899.79 FED INC TAX LESS 270.00 NEW JERSEY INC TAX SABRINA PENNA OF VESTED INTEREST AS AUTHORIZED	14. 9.998:93-4: 35. 25. 45. 55. 45. 65. 25. 45. 65. 25. 45. 65. 25. 45. 65. 25. 45. 65. 25. 45. 65. 25. 45. 65 26.0026:005. 26.0026:005. 26.0026:005. 26.0026:005. 26. 25. 25. 25. 25. 25. 25. 25. 25. 25. 25	1.00
7	05/16/01	LUMP SUM DISTRIBUTION ROBERT MURPHY OF VESTED INTEREST AS AUTHORIZED	T 53.17- Grand Carlos Carlos Grand Carlos	WA 1880
	05/16/01	LUMP SUM DISTRIBUTION LESS 2,628.35 FED INC TAX LESS 182.13 NEW JERSEY INC TAX EDITH IRIZARRY OF VESTED INTEREST AS AUTHORIZED	5.123.41-32	
	05/16/01	LUMP SUM DISTRIBUTION LESS 3,672.15 FED INC TAX LESS 220.33 NEW JERSEY INC TAX ROSALIE BARRETO OF VESTED INTEREST AS AUTHORIZED	11,668.42-	· .
	05/16/01	LUMP SUM DISTRIBUTION LESS 895.42 FED INC TAX LESS 38.72 NEW JERSEY INC TAX ROBERT MURPHY OF VESTED INTEREST AS AUTHORIZED	3,321,61,	ee, M.B.
	05/16/01	LUMP SUM DISTRIBUTION EDITH IRIZARRY OF VESTED INTEREST AS AUTHORIZED	4,363.99-	
	05/16/01	LUMP SUM DISTRIBUTION ROSALIE BARRETO OF VESTED INTEREST AS AUTHORIZED	2.277.07-	

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ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 72

DATE	DESCRIPTION	The second of the second	and the second s	CASH	BOOK VALUE
IJIMP SI	UM DISTRIBUTIONS (CONTINUED)		(43).F	ALAGAS ANGELIA	n is company
	23 233		AS()	AND STATE OF THE S	in an object Mitte 1800–17 North
05/16/01	LUMP SUM DISTRIBUTION KAREN DOMINQUEZ OF VESTED INTEREST AS AUTHORIZED		4 o # 1998	105.03-	
05/16/01	LUMP SUM DISTRIBUTION EDITH IRIZARRY OF VESTED INTEREST AS AUTHORIZED		di Santanan	426.18-	
05/16/01	LUMP SUM DISTRIBUTION ROSALIE BARRETO OF VESTED INTEREST AS AUTHORIZED			44972-	
05/16/01	LUMP SUM DISTRIBUTION KAREN DOMINQUEZ OF VESTED INTEREST AS AUTHORIZED			203.14-	
05/16/01	LUMP SUM DISTRIBUTION ROBERT MURPHY OF VESTED INTEREST AS AUTHORIZED		· .	206.88-	
05/16/01	LUMP SUM DISTRIBUTION EDITH IRIZARRY OF VESTED INTEREST AS AUTHORIZED			3.228.15-	
05/16/01	LUMP SUM DISTRIBUTION ROSALIE BARRETO OF VESTED INTEREST AS AUTHORIZED		,	293.36-	1 - 1 - 1 (8)
05/16/01	LUMP SUM DISTRIBUTION KAREN DOMINQUEZ OF VESTED INTEREST AS AUTHORIZED			107.44-	
05/16/01	LUMP SUM DISTRIBUTION KAREN DOMINQUEZ OF VESTED INTEREST AS AUTHORIZED		÷	81.39-	
05/29/01	LUMP SUM DISTRIBUTION SALOMON SMITH BARNEY FBO SCOTT M PEARLMAN, IRA A/C#333-81582			72.23-	
	AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED				



1130 Route 22 East P.O. Box 6000 Bridgewater NJ 08807-0010



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (
JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 73

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	DATE	DESCRIPTION DESCRIPTION		CASH	ВО
	LUMP SU	UM DISTRIBUTIONS (CONTINUED) —			NASSESSES ELL
	05/29/01	LUMP SUM DISTRIBUTION SALOMON SMITH BARNEY FBO SCOTT M PEARLMAN, IRA A/C#333-81582 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	· 人名英格兰	6,741.35-	1 46 4 46 3 1 2 2 4 4 46 1 4 5 5 5 5 5 6 4 1 4 5 6 7 7 7 1 1 1
	05/29/01	LUMP SUM DISTRIBUTION SALOMON SMITH BARNEY FBO SCOTT M PEARLMAN, IRA A/C#333-81582 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	o Maderia. Por	569.85-	
)		LUMP SUM DISTRIBUTION TO LILLIAN LUGO OF VESTED INTEREST AS AUTH	er af yere di	187.04	
	06/05/01	LUMP SUM DISTRIBUTION TO ALEXANDRA SWIDER OF VESTED INTEREST AS AUTH	n de la Sugare	113.,21 -	night speci Praisive species Species
	06/05/01	LUMP SUM DISTRIBUTION MANDY MOWREY OF VESTED INTEREST AS AUTH	i de la compania del compania del compania de la compania del la compania de la compania del la compania del la compania de la compania del la compania d	27.42+	
	06/05/01	LUMP SUM DISTRIBUTION LESS 42 45 FED INC TAX TO SANAA MIDANI OF VESTED INTEREST AS AUTH		212 .27	, fa i en e griff son i griff griff for
	06/05/01	LUMP SUM DISTRIBUTION SUMMIT BANK FBO JOAN MC MAHON IRA A/C#7000150940 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTH		408,15	
	06/05/01	LUMP SUM DISTRIBUTION LESS 47.80 FED INC TAX RITA OLWELL OF VESTED INTEREST AS AUTH		102.59-	Mer in the second of the secon
	06/05/01	LUMP SUM DISTRIBUTION LESS 149.52 FED INC TAX MANDY MOWREY OF VESTED INTEREST AS AUTH		667.73-	



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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01. 2001 TO DECEMBER 31. 2001 PAGE 74

DATE	DESCRIPTION		The space of the state of the s	CASH	B0	OK VALÚE
LUMP S	UM DISTRIBUTIONS (CONTINUED)		· · · · · · · · · · · · · · · · · · ·	ng giễn sa chuẩn.	s vásti vestenák	
06/05/01	LUMP SUM DISTRIBUTION RITA OLWELL OF VESTED INTEREST AS AUTH		, w	55.16-		Attrictions (
06/05/01	LUMP SUM DISTRIBUTION RITA OLWELL OF VESTED INTEREST AS AUTH			81.23-		
06/05/01	LUMP SUM DISTRIBUTION A.G. EDWARDS & SONS. INC FBO JAMES J. CARUGAN IRA A/C#203-415605-011 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTH		E. A. S. S. C. P.	665.52-		
06/05/01	LUMP SUM DISTRIBUTION PEAPACK GLADSTONE BANK FBO CHRIS VANDERSTAD A/C#49008959287 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTH			1,831.70-		
06/05/01	LUMP SUM DISTRIBUTION SUMMIT FINANCIAL SERVICES GROUP FBO ANA RODRIGUEZ IRA A/C#76862310 AS A DIRECT ROLLOVER OF VESTED INT AS AUTH			368.80-		
06/05/01	LUMP SUM DISTRIBUTION MANDY MOWREY OF VESTED INTEREST AS AUTH	·		52.46-		
06/20/01	LUMP SUM DISTRIBUTION TO JENNIFER BARNES OF VESTED INTEREST AS AUTHORIZED		a e	42.72-		
06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN C GWYNN A/C#AFS177245 AS A DIRECT ROLLOVER			11.304.26-		



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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

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CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 75

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_	DATE	DESCRIPTION		~	CASH	BOOK	(VALUE
		M DISTRIBUTIONS (CONTINUE	(D)		MANACA SONO SUNDIC	A-1 A-1	
	06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN C GWYNN A/C#AFS177245		Miga T	an 03 43 47 4 51 362 3 (848) 24 (238344) (012)	A) 1 (2) 11 (2)	
		AS A DIRECT ROLLOVER		S. Tarana	8.94-	NAST Agisi Događe	[37] #[1] 1/141
	06/20/01	LUMP SUM DISTRIBUTION FLORENCE RICHARDS		7 : 1 2 1	140 OCHA 8 6		transition
	06/20/01	LUMP SUM DISTRIBUTION LESS 205.56 FED INC TAX TO PHILIP PORTANTINO OF VESTED INTEREST AS AUT	HORIZED	of € of the second of the se	668.57	A STATE OF THE STA	
	06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN C GWYNN A/C#AFS177245 AS A DIRECT ROLLOVER		en e	48,437		
	06/20/01	LUMP SUM DISTRIBUTION FLORENCE RICHARDS		·	14.37-		1.75
	06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN C GWYNN A/C#AFS177245 AS A DIRECT ROLLOVER			3.57		e Pagasan
	06/20/01	LUMP SUM DISTRIBUTION FBO ELLEN CARLSON, IRA SS#152-40-2152 TO FIDLEITY MANAGEMENT TRUST AS A DIRECT ROLLOVER OF V INTEREST AS AUTHORIZED			735.91-		
	06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN C GWYNN A/C#AFS177245 AS A DIRECT ROLLOVER		-	11,411.31-		

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 (

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 76

,.	DATE	DESCRIPTION	CASH BOOK VALUE
	LUMP SU	M DISTRIBUTIONS (CONTINUED)	สูงสองการจะไปละเซอสสาก อาการตัวได้กา
	06/20/01	LUMP SUM DISTRIBUTION ALLMERICA FINANCIAL/ ALLMERICA INVESTMENTS INC FBO JOHN & GWYNN A/C#AFS177245 AS A DIRECT ROLLOVER	
	06/20/01	LUMP SUM DISTRIBUTION FLORENCE RICHARDS	15.65-
	06/20/01	LUMP SUM DISTRIBUTION TO PHILIP PORTANTINO OF VESTED INTEREST AS AUTHORIZED	
	06/26/01	LUMP SUM DISTRIBUTION THE TRUST COMPANY OF NEW JERSEY F/B/O DIANE RUSSO A/C#0380700457 AS A DIRECT ROLLOVER	17.814.34-
	06/26/01	LUMP SUM DISTRIBUTION PUTNAM FIDUCIARY TRUST CO F/B/O WILLIAM BIRATH A/C#139-44-7818 AS A DIRECT ROLLOVER	14.212.56-2006 - 1.000
	06/26/01	LUMP SUM DISTRIBUTION CHARLES SCHWAB FBO BRUCE GREENSPAN IRA A/C#3876-5819 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	7, 221, 62-
	06/26/01	LUMP SUM DISTRIBUTION THE TRUST COMPANY OF NEW JERSEY F/B/O DIANE RUSSO A/C#0380700457 AS A DIRECT ROLLOVER	10,082.62-
	06/26/01	LUMP SUM DISTRIBUTION PUTNAM FIDUCIARY TRUST CO F/B/O WILLIAM BIRATH A/C#139-44-7818 AS A DIRECT ROLLOVER	4.392.20-



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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 77

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

	DATE	DESCRIPTION			CASH _{ODD}	BOOK VALUE
	1777 CY				~ .	
	LUMP SU	M DISTRIBUTIONS (CONTINUED)		1.5	Was Care of South AR	Contract Contraction
	06/26/01	LUMP SUM DISTRIBUTION THE TRUST COMPANY OF NEW JERSEY F/B/O DIANE RUSSO A/C#0380700457 AS A DIRECT ROLLOVER		:	1,243,715 (4) 1,243,715 (4) 1,245,715 (4) 1,245,	
	06/26/01	LUMP SUM DISTRIBUTION THE TRUST COMPANY OF NEW JERSEY F/B/O DIANE RUSSO A/C#0380700457 AS A DIRECT ROLLOVER			3.119.31-	
)	06/26/01	LUMP SUM DISTRIBUTION PUTNAM FIDUCIARY TRUST CO F/B/O WILLIAM BIRATH A/C#139-44-7818 AS A DIRECT ROLLOVER	•		1.099.26-	esti Para Più Margani (a egyptaba Mara Para Mara Para
	09/04/01	LUMP SUM DISTRIBUTION JANUS FBO LENORE DILDINE A/C#306383288 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED			54.85-	
	09/04/01	LUMP SUM DISTRIBUTION STATE STREET BANK & TRUST COMPANY CUSTODIAN FBO KAREN MARIE SLIFKA SS#154-52-5211 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED		• .	72.44- * 0.15 40 40 10 10 44 0.480 0 # 0.490 280 404 0.14 480 0.490	enter en des grafies en catte en ega en ega
	09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA A/C#151-64-4479 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED		e parties de la companya de la comp La companya de la companya della companya de la companya della companya del	46.66-	
	09/04/01	LUMP SUM DISTRIBUTION NATIONAL LIFE INSURANCE FBO ELLEN MOTT IRA 899358 A/C#015583235 AS A DIRECT ROLLOVER			12.451.77-	e de la

OF VESTED INTEREST AS AUTHORIZED

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 78

DATE	DESCRIPTION	CASH-188
LUMP SU	UM DISTRIBUTIONS (CONTINUED)	รา วามการโรกา (คอ ยมีส าระก
09/04/01	LUMP SUM DISTRIBUTION PUTNAM F/B/O SILVANA LIBURD A/C#148-92-9731 AS A DIRECT ROLLOVER AS AUTHORIZED	## 71.26 - 11 ## 71.26 - 11 7 - 12 - 12 - 12 - 13 - 13 - 14 - 14 11 - 12 - 13 - 14 - 14 12 - 14 - 14 - 15 - 14 - 15
09/04/01	LUMP SUM DISTRIBUTION JANUS FBO LENORE DILDINE A/C#306383288 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	22.40-
09/04/01	LUMP SUM DISTRIBUTION STATE STREET BANK & TRUST COMPANY CUSTODIAN FBO KAREN MARIE SLIFKA SS#154-52-5211 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	3.842.37-
09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA A/C#151-64-4479 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	4.019.89-
09/04/01	LUMP SUM DISTRIBUTION PUTNAM F/B/O SILVANA LIBURD A/C#148-92-9731 AS A DIRECT ROLLOVER AS AUTHORIZED	104.82±
09/04/01	LUMP SUM DISTRIBUTION JANUS FBO LENORE DILDINE A/C#306383288 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	1.158.97-

Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 79

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DATE	DESCRIPTION DESCRIPTION	156 ya w CASH, cha	BOOK_VALUE
LUMP S	UM DISTRIBUTIONS (CONTINUED)	CONTRACTOR OF STANFORD AND STAN	Mary Swell
09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA A/C#151-64-4479 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	6. 4. 1. 861. 79. 7. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4.	
09/04/01	LUMP SUM DISTRIBUTION PUTNAM F/B/O SILVANA LIBURD A/C#148-92-9731 AS A DIRECT ROLLOVER AS AUTHORIZED	202.68-7 - 202.68-7 -	
09/04/01	LUMP SUM DISTRIBUTION JANUS FBO LENORE DILDINE A/C#306383288 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	1.113.04	
09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA A/C#151-64-4479 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	833, 06	The government of the control of the
09/04/01	LUMP SUM DISTRIBUTION PUTNAM F/B/O SILVANA LIBURD A/C#148-92-9731 AS A DIRECT ROLLOVER AS AUTHORIZED	, s. 1592: 58÷ 3.	
09/04/01	LUMP SUM DISTRIBUTION JANUS FBO LENORE DILDINE A/C#306383288 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	154.46-	





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 80

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

DATE	DESCRIPTION	CASH BOOK	: VALUE-
LUMP SU	IM DISTRIBUTIONS (CONTINUED)	PLANCE PARA SERANGE ANCEL SERVE RÉCUSARIA	- Territoria
09/04/01	LUMP SUM DISTRIBUTION STATE STREET BANK & TRUST COMPANY CUSTODIAN FBO KAREN MARIE SLIFKA SS#154-52-5211 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED		(IVT) = 60 _
09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA A/C#151-64-4479 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	1.109.15-	14 to 198
09/04/01	LUMP SUM DISTRIBUTION NATIONAL LIFE INSURANCE FBO ELLEN MOTT IRA 899358 A/C#015583235 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	32.071.46	meiş ea
09/04/01	LUMP SUM DISTRIBUTION PUTNAM F/B/O SILVANA LIBURD A/C#148-92-9731 AS A DIRECT ROLLOVER AS AUTHORIZED	85.22	ing metal
09/04/01	LUMP SUM DISTRIBUTION STATE STREET BANK & TRUST COMPANY CUSTODIAN FBO KAREN MARIE SLIFKA SS#154-52-5211 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	3,240.78	
09/04/01	LUMP SUM DISTRIBUTION MELLON BANK AS TRUSTEE FOR CIT GROUP S.I.P. FBO SUSAN LAURITA	709.23-	



A/C#151-64-4479 AS A DIRECT ROLLOVER

OF VESTED INTEREST AS AUTHORIZED

1130 Route 22 East P.O. Box 6000 Bridgewater NJ 08807-0010

BOOK VALUE

-UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT
JANUARY 01, 2001 TO DECEMBER 31, 2001
PAGE #81

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED)

	DATE	DESCRIPTION	CASH
•,		JM DISTRIBUTIONS (CONTINUED)	- 17 TO PARENTE AND TO MAKE 1 MAKE
	09/14/01	LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	1,632.84- 1,632.84- 1,640-2,640-1,
	09/14/01	LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	51. 6 0. 56-
		LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	11,555,10-
	09/14/01	LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	15, 312, 11-
	09/14/01	LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	
	09/14/01	LUMP SUM DISTRIBUTION SOMERSET VALLEY BANK F/B/O CLAUDE A. D'ALESSIO A/C#0010072043 AS A DIRECT ROLLOVER AS AUTHORIZED	774.01-
	09/25/01	LUMP SUM DISTRIBUTION TO VERNELL WILSON OF VESTED	43.42-

INTEREST AS AUTHORIZED



Trust and Investment Services Division



t-160 (4/01)

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 82

	DATE	DESCRIPTION	CASH	BOOK VALUE
	LUMP SU	IM DISTRIBUTIONS (CONTINUED)	- Carari A <u>c</u> ar a nd	
	09/25/01	LUMP SUM DISTRIBUTION PURNIMA DESAI OF VESTED INTEREST AS AUTHORIZED	95.77-30.00 95.77-30.00 618.8-880180 0	
	09/25/01	LUMP SUM DISTRIBUTION FMTC RONALD D WOOD, IRA A/C#159228721 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	30,670.29-	- 東京村 - 1947 1 東京1 - 44年 - 1948 - 1 - 1957 - 1 - 1957 - 1 - 1957 - 1
	09/25/01	LUMP SUM DISTRIBUTION PURNIMA DESAI OF VESTED INTEREST AS AUTHORIZED	1,555.05-	i Maria (1965) 1980) Maria Maria
	09/25/01	LUMP SUM DISTRIBUTION JAMES AJOH OF VESTED INTEREST AS AUTHORIZED	29.63-	(1947) (1947) (1947) (1 8 66)
	09/25/01	LUMP SUM DISTRIBUTION LESS 146.26 FED INC TAX GENE KETTERER OF VESTED INTEREST AS AUTHORIZED	253.52-	Tage Tages Tages
	09/25/01	LUMP SUM DISTRIBUTION FMTC RONALD D WOOD, IRA A/C#159228721 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	41,052,28-	territoria. Transition de la companya de la compan
	09/25/01	LUMP SUM DISTRIBUTION PURNIMA DESAI OF VESTED INTEREST AS AUTHORIZED	1,318,17-	
	09/25/01	LUMP SUM DISTRIBUTION JAMES AJOH OF VESTED INTEREST AS AUTHORIZED	59.23-	
	09/25/01	LUMP SUM DISTRIBUTION GENE KETTERER OF VESTED INTEREST AS AUTHORIZED	241.05-	
	09/25/01	LUMP SUM DISTRIBUTION JAMES AJOH OF VESTED INTEREST AS AUTHORIZED	29.56-	
1				



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

T-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE _83

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	DATE	DESCRIPTION		,CASH	BOOK VALUE
	in , in				1 4 7 79 11 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	LUMP SU	M DISTRIBUTIONS (CONTINUED) ~-	(V) (V)	ereren) en engelsten.	1 4000 FMH2 -
	09/25/01	LUMP SUM DISTRIBUTION GENE KETTERER OF VESTED INTEREST AS AUTHORIZED		441 (236.745 #3.3 de Alice Alice 20 (1888) #3 (1888)	en e
	09/25/01	LUMP SUM DISTRIBUTION FMTC RONALD D WOOD, IRA		940.55-	
		A/C#159228721 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	er a se eg		il B
.	09/25/01	LUMP SUM DISTRIBUTION LESS 949 96 FED INC TAX PURNIMA DESAI OF VESTED INTEREST AS AUTHORIZED	7 (1986) 7 (1986)	1.683.56-	
)	09/25/01	LUMP SUM DISTRIBUTION FMTC RONALD D WOOD, IRA A/C#159228721 AS A DIRECT ROLLOVER OF VESTED INTEREST AS AUTHORIZED	1.5 4.1. 93 x	11.085.50-	er Den state ander
	09/25/01	LUMP SUM DISTRIBUTION PURNIMA DESAI OF VESTED INTEREST AS AUTHORIZED		97.23-	1 11 11 14
	09/25/01	LUMP SUM DISTRIBUTION JAMES AJOH OF VESTED INTEREST AS AUTHORIZED	eg - Marine	29, 45,,	45) 14 14
	12/12/01	QUALIFIED TOTAL DISTRIBUTION SUZANNE CHILLOT BOWER SOCIAL SECURITY 208-62-7884		2.299.40-	
	12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043		109.66-	
	12/12/01	QUALIFIED TOTAL DISTRIBUTION MANUELA Y PETOIA SOCIAL SECURITY 150-98-7562		106.15-	n
	12/12/01	QUALIFIED TOTAL DISTRIBUTION DEADREA WHITE SOCIAL SECURITY 148-64-0168		3.51-	





t-160 (4/01)

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB-401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 84

	DATE	DESCRIPTION	· · · · · · · · · · · · · · · · · · ·		AGRE TCAISH YZTM	BOOK VALUE
	LUMP SU	M DISTRIBUTIONS (CONTINUED)	·	·	MEENUUN SIRCELIINES	and some substitution
	12/12/01	QUALIFIED TOTALS DISTRIBUTION TEJATTI BEDESSIE SOCIAL SECURITY 148-94-2484 LESS 20.12 FEDERAL WITHHOLDING		W) / V	### - 44 × 08 011 0216 ************************************	MANA MANA
	12/12/01	QUALIFIED TOTAL DISTRIBUTION LYNN BROPHY SOCIAL SECURITY 154-56-2440 LESS 250 47 FEDERAL WITHHOLDING		Se N.	8.4611.001188- 45 	efficient in the second of the
	12/12/01	QUALIFIED TOTAL DISTRIBUTION SUZANNE CHILLOT BOWER SOCIAL SECURITY 208-62-7884		\$	# 10 0 450 10 0 450 10 0 450 10 0 10 0 10	4 3544 34 35
	12/12/01	QUALIFIED TOTAL DISTRIBUTION TARA DAY SOCIAL SECURITY 089-62-5347		# 4 d c	48.36-	und Green Programme de la companya de la comp Programme de la companya de la comp
	12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043			931.04-	tu 1+11 Mag
	12/12/01	QUALIFIED TOTAL DISTRIBUTION MANUELA Y PETOIA SOCIAL SECURITY 150-98-7562			2,746.865 2,746.865 2,746.865	
	12/12/01	QUALIFIED TOTAL DISTRIBUTION NILANJANA RAY SOCIAL SECURITY 137-72-7664 LESS 39.77 FEDERAL WITHHOLDING			95 14 (159, 106 - 177) 177 - 1881 - 1881 - 1881	10 (10 (10 (10 10 <u>10 10</u> 1 0) 10 (10 10 10) 10 (10 10)
	12/12/01	$(\mathcal{G}_{\mathcal{A}},\mathcal{G}_{\mathcal{A}})^{\prime}$			14,522.00±	Sintaga (Sintaga Asia) Sintaga (Sintaga Asia) Sintaga (Sintaga Asia)
	12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043	•		772.80-	
	12/12/01	QUALIFIED TOTAL DISTRIBUTION NILANJANA RAY SOCIAL SECURITY 137-72-7664 LESS 48.01 FEDERAL WITHHOLDING		12 10 10 10 10 10 10 10 10 10 10 10 10 10	192.05-	
1	12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043			724.36-	

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Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 85 errightence.

DISTRIBUTIONS AND WITHDRAWALS (CONTINUED) AND AND WITHDRAWALS (CONTINUED)

DATE	DESCRIPTION	MON CAISHNEAR BOOK	K VALUE
			-
LUMP St	UM DISTRIBUTIONS (CONTINUED)	ACTURATE CONTRACTOR (CONTRACTOR)	12 4M/13/2 -
12/12/01	QUALIFIED TOTAL DISTRIBUTION NILANJANA RAY SOCIAL SECURITY 137-72-7664 LESS 31.56 FEDERAL WITHHOLDING	HER PROPERTY (126) 22 - FREEL FACTOR FREE FOR THE START OF THE SHOWN FOR THE START OF THE START OF THE	
12/12/01	QUALIFIED TOTAL DISTRIBUTION SUZANNE CHILLOT BOWER SOCIAL SECURITY 208-62-7884		.io ://cr
12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043		FORE NEW
12/12/01	QUALIFIED TOTAL DISTRIBUTION MANUELA Y PETOIA SOCIAL SECURITY 150-98-7562	830.70-	ar (survey)
12/12/01	QUALIFIED TOTAL DISTRIBUTION BERNICE JALA SOCIAL SECURITY 151-36-8270	58.53-1 	gwyl Villian Gwyl Villian
12/12/01	QUALIFIED TOTAL DISTRIBUTION TEJATTI BEDESSIE SOCIAL SECURITY 148-94-2484 LESS 25.20 FEDERAL WITHHOLDING	100.78-	ere garet
12/12/01	QUALIFIED TOTAL DISTRIBUTION TARA DAY SOCIAL SECURITY 089-62-5347		* - * 1 1 N 4 6
12/12/01	QUALIFIED TOTAL DISTRIBUTION NANCY GUZMAN-BRIGGS SOCIAL SECURITY 140-64-8043	1,836.43-	Party.
12/12/01	QUALIFIED TOTAL DISTRIBUTION NILANJANA RAY SOCIAL SECURITY 137-72-7664 LESS 27 41 FEDERAL WITHHOLDING	109.68-	
12/18/01	QUALIFIED TOTAL DISTRIBUTION ELAINE D'AMBOLA SOCIAL SECURITY 146-32-7590	135.12-	
12/18/01	QUALIFIED TOTAL DISTRIBUTION ELAINE D'AMBOLA SOCIAL SECURITY 146-32-7590	1.712.83-	



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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 86

DATE	DESCRIPTION	in the second of the	CASH B	OOK VALUE
LUMP SU	VM DISTRIBUTIONS (CONTINUED)		€ Determine	
12/18/01	QUALIFIED TOTAL DISTRIBUTION, ELAINE D'AMBOLA SOCIAL SECURITY 146-32-7590			
12/18/01	QUALIFIED TOTAL DISTRIBUTION ELAINE D'AMBOLA SOCIAL SECURITY 146-32-7590		1.816.11-	
12/26/01	LUMP SUM DISTRIBUTION LESS 53.64 FED INC TAX JOSEPH NAPPI OF VESTED INTEREST AS AUTHORIZED		107.83-	and the second s
12/26/01	LUMP SUM DISTRIBUTION JOSEPH NAPPI OF VESTED INTEREST AS AUTHORIZED	• •	83.07- A.	
12/26/01	LUMP SUM DISTRIBUTION JOSEPH NAPPI OF VESTED INTEREST AS AUTHORIZED		77.30-	
05/18/01	LUMP SUM DISTRIBUTION TO BETH HAMMER OF VESTED INTEREST AS AUTHORIZED TO ALLAIRE COMMUNITY BK A/C # 0100026962		7,891,65-	\$
05/18/01	LUMP SUM DISTRIBUTION TO BETH HAMMER OF VESTED INTEREST AS AUTHORIZED TO ALLAIRE COMMUNITY BANK A/C# 0100026962		4.648.27-	
05/18/01	LUMP SUM DISTRIBUTION TO BETH HAMMER OF VESTED INTEREST AS AUTHORIZED TO ALLAIRE COMMUNITY BANK A/C# 0100026962		3,476.61-	1
05/18/01	LUMP SUM DISTRIBUTION TO BETH HAMMER OF VESTED INTEREST AS AUTHORIZED A/C# 0100026962 ALLAIRE COMMUNITY BANK		822.17-	•
TOTAL	LUMP SUM DISTRIBUTIONS		488,912.90-*	.00 *





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 87

_	DATE	DESCRIPTION	es co CASH, cos BO	OK VALUE
	– WITHDRA	IWALS	# 164601A0002 A4446048848807P	CANCE TOWNS
		UNITED NATIONAL BANCORP DELVD 897 SHS TO MORGAN STANLEY DEAN WITTER F/B/O CLAUDE A.D'ALESSIO DELIVERED 63 SHS TO NATIONAL FINANCIAL SERVICE F/B/O ELAINE D'AMBOLA.	Die minder in Alexandre in Alex	1,242.49-
	TOTAL	WITHDRAWALS	.00 *	8,507.52- *
	TRANSFE	RS	i de la Migra de Participa de la Maria de la Maria La Maria de la	
	01/1.6/01	TRANSFER AS 10/1/00 FINAL ELECTION TRANSFERS	1,546.97-	drof Vizin
	01/16/01	TRANSFER AS 10/1/00 FINAL ELECTION TRANSFERS	10,560.33-	
	03/22/01	TRANSFER TO A/C# 62-0093-03 UNB 401K FIXED CONTRIBUTION TRUE-UP 12/31/00	. 95- <u>1</u>	
	03/22/01	TRANSFER TO A/C # 62-0093-06 UNB 401K GLOBAL CONTRIBUTION TRUE-UP 12/31/00	03-	
	03/22/01	TRANSFER TO A/C # 62-0093-04 UNB 401K MONEY MARKET CONTRIBUTION TRUE-UP 12/31/00	en e	enger og til
	03/22/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY TRANSFER TO FORFEITURE SUSPENSE ACCOUNT	7,114.01-	
	03/22/01	TRANSFER TO A/C # 62-0093-06 UNB 401K GLOBAL TRANSFER TO FORFEITURE SUSPENSE ACCOUNT	1.256.48-	•
	03/22/01	TRANSFER TO A/C # 62-0093-04 UNB 401K MONEY MARKET TRANSFER TO FORFEITURE SUSPENSE ACCOUNT	13.63-	



UNITEDTRUST BANK - TRUST DEPT

t-160 (4/01).

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06 TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 88

DATE	DESCRIPTION	CASH BOOK VALUE	
TRANSF	ERS (CONTINUED)	Con Market in 1988 Filedrich	
03/22/01	TRANSFER TO A/C # 62-0093-03 UNB 401K FIXED TRANSFER TO FORFEITURE SUSPENSE ACCOUNT -		
03/22/01	TRANSFER TO A/C # 62-0093-05 UNB 401K STOCK TRANSFER TO FORFEITURE SUSPENSE ACCOUNT		
03/22/01	TRANSFER TO A/C # 62-0093-04 UNB 401K MONEY MARKET INVESTMENT ELECTION TRUE- UP 12/31/00	19.182.02-	The second secon
03/22/01	TRANSFER TO A/C # 62-0093-05 UNB 401K STOCK INVESTMENT ELECTION TRUE-UP 12/31/00	8.795.74-	
03/22/01	TRANSFER TO A/C# 62-0093-05 UNB 401K STOCK CONTRIBUTION TRUE-UP 12/31/00	474 <u>.</u> 82-	
03/22/01	TRANSFER TO A/C # 62-0093-04 UNB 401K MONEY MARKET CONTRIBUTION TRUE-UP 12/31/00	, 533.41- , 18.5 (19.5 (
03/22/01	TRANSFER TO A/C # 62-0093-05 UNB 401K STOCK INVESTMENT ELECTION TRUE-UP 12/31/00	28,345,40- (Constituting the control of the contro	Property .
03/22/01	TRANSFER TO A/C # 62-0093-04 UNB 401K MONEY MARKET INVESTMENT ELECTION TRUE-UP 9/30/00		,
03/22/01	TRANSFER TO A/C # 62-0093-05 UNB 401K STOCK WITHDRAWAL TRUE UP 12/31/00	1.113.09-	
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01	1.823.50-	

BOOK VALUE



Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 89

DATE	DESCRIPTION		CASH.
TRANSFE	RS (CONTINUED)	<u></u>	
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00		14,228,02-
05/08/01	TRANSFER TO A/C # 62-0093-00 401K MAIN CONTRIBUTION TRUE UP 12/31/01		3:0 1:00 y 3.8 y 1 1.90 7 y 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
05/08/01	TRANSFER TO A/C # 62-0093-06 UNB 401K GLOBAL CONTRIBUTION TRUE UP 3/31/01		.
05/08/01	TRANSFER TO A/C 62-0093-00 UNB 401K - MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01		90.21-
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00		517.48-
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE-UP 12/31/00		1,067.74-
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE UP 3/31/01		355.32-
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01		191.32-
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00		27 . 26-



UNITEDTRUST BANK - TRUST DEPT

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 90

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

DATE	DESCRIPTION	ا بند سر		CAŚH	BOOK VALUE
				· · · · · · · · · · · · · · · · · · ·	makana kasasa Tala sa
TRANSFE	RS (CONTINUED)		44 450		
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY INVESTMENT ELECTION TRUE UP 12/31/00			38.364.04-	en with a second
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE-UP 12/31/00		Marie Land	948.72-	The Section of the West Control
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN CONTRIBUTION TRUE-UP 12/31/00			.92-	And Annual Control of the Control of
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY CONTRIBUTION TRUE UP 3/31/01			204.21-	
05/08/01	TRANSFER TO A/C # 62-0093-06 UNB 401K GLOBAL CONTRIBUTION TRUE UP 3/31/01			79 .84-	
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01			142,05-	
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00			120.92-	
05/08/01	TRANSFER TO A/C # 62-0093-06 UNB 401K GLOBAL WITHORAWAL TRUE UP 12/31/00			2,226.18-	
05/08/01	TRANSFER TO A/C # 62-0093-02 UNB 401K EQUITY INVESTMENT ELECTION TRUE UP 12/31/00			18,326.76-	





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 91

DATE	DESCRIPTION	CASH	BOOK VALUE
11 1 1 1 1 X			
- TRANSF	ERS (CONTINUED)	•	-
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN A 6 6 INVESTMENT ELECTION TRUE UP 12/31/00		
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN CONTRIBUTION TRUE UP 12/31/00	.06- 	er Ale Carlos Carlos
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 3/31/01	1,279.59- 1,279.59-	
05/08/01	TRANSFER TO A/C # 62-0093-00 UNB 401K MAIN TRANSFER TO FORFEITURE SUSPENSE ACCOUNT 12/31/00	2.512.96-	er er Staff S et er
05/08/01	TRANSFER TO A/C # 62-0093-05 UNB 401K STOCK TRANSFER FOR GLYNN, ENNIS, HARVEY DIST. 3/31/01	1,107.81-	ing to the second of the seco
05/29/01	TRANSFER TO A/C # 62-0093-03 N/O UNB P/S & 401K FIXED INTERFUND TRANSFER AS AUTHORIZED	77.176.18-	et et generalen. F
05/29/01	TRANSFER TO A/C # 62-0093-05 N/O UNB 401K P/S STOCK-CASH INTERFUND TRANSFER AS AUTHORIZED	905.93-	
05/29/01	TRANSFER TO A/C # 62-0093-03 N/O UNB P/S & 401K FIXED INTERFUND TRANSFER AS AUTHORIZED	10,260.85-	41 AB
05/29/01	TRANSFER TO A/C # 62-0093-03 N/O UNB P/S & 401K FIXED INTERFUND TRANSFER AS AUTHORIZED	12.457.68-	





t-160 (4/01)

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 92

DATE	DESCRIPTION	CASH BOOK VALUE
TRANSFE	RS (CONTINUED)	
08/23/01	TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K - FIXED TRANSFER FOR INVESTMENT ELECTIONS—FOR PERIOD ENDING 6/30/01	480 68469-1 808 81 4 4 4 5 5 6 6 5 6 6 5 6 6 5 6 6 6 6 6 6
08/23/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K - MAIN TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	4,261.87
08/23/01	TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K FIXED TRANSFER TO CORRECT DISTRIBUTIONS PERIOD ENDING 6/30/01	166.462
08/23/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K - MAIN TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	2.41-
08/23/01	TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K - FIXED TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01	629.62-
08/23/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	379.20-
08/23/01	TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K - FIXED TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01	62.70-
08/23/01	TRANSFER TO A/C # 62-0093-05 UTB P/S & 401K - STOCK TRANSFER FOR INVESTMENT ELECTIONS FOR PERIOD ENDING 6/30/01	61.10-
08/23/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K - MAIN TRANSFER FORFEITURE SUSPENSE FOR PERIOD ENDING 6/30/01	3.91-



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01).

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 93

	DATE	DESCRIPTION		MAN CASH (TEL	BOOK VALUE
TI	RANSFE	RS (CONTINUED)	· · · · · · · · · · · · · · · · · · ·	. 33	Andrea (No. 1975)
08/	29/01	TRANSFER TO A/C.# 62-0093-04 07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01		25 - 17 . 656. 08 ÷ 1 - 17 . 656. 08÷ 2 - 17 . 78 . 1 . 10 . 10 . 10 . 10 . 10 . 10 . 10	
08/		TRANSFER TO A/C # 62-0093-03 FIXED-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01		30,716.40-	
08/	/29/01	TRANSFER TO A/C # 62-0093-06 GLOBAL-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01		790,33-;	entre Paris Sentre de la companya de La companya de la co
) 08/		TRANSFER TO A/C # 62-0093-05 STOCK-07/01/01 INVESTMENT ELECTION TRANSFERS AS AUTHORIZED 8/28/01		7.167.37-	
12/	04/01	TRANSFER TO A/C # 62-0093-03 N/O UTB P/S & 401K FIXED RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01		8,946,23-	
12/	04/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN ACCOUNT TRANSFER FORFEITURE SUSPENSE 9/30/01		7.740.34-	
12/	04/01	TRANSFER TO A/C # 62-0093-04 N/O UTB P/S & 401K MMKT INTERFUND TRANSFER FOR 9/30/01 CONTRIBUTIONS		- 5:73-	
12/	04/01	TRANSFER TO A/C # 62-0093-02 N/O UTB P/S & 401K EQUITY INTERFUND TRANSFER FOR 9/30/01 CONTRIBUTIONS		11.51-	
12/	'04/01	TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN ACCOUNT TRANSFER FORFEITURE SUSPENSE 9/30/01		1.477.49-	
12/ }	04/01	TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K FIXED RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01		2,521.40-	



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 94

DATE DESCRIPTION	CASH BOOK VALUE
TRANSFERS (CONTINUED)	Brown opening a state of the st
12/04/01 TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN ACCOUNT TRANSFER FORFEITURE SUSPENSE 9/30/01 →	
12/04/01 TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K FIXED RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	294.33-
12/04/01 TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN ACCOUNT TRANSFER FORFEITURE SUSPENSE 9/30/01	74.49-
12/04/01 TRANSFER TO A/C # 62-0093-03 UTB P/S & 401K FIXED RESIDUAL INVESTMENT ELECTION TRANSFER EFFECTIVE 7/1/01	550.50-
12/04/01 TRANSFER TO A/C # 62-0093-00 UTB P/S & 401K MAIN ACCOUNT TRANSFER FORFEITURE SUSPENSE 9/30/01	1,671.19-
12/10/01 PARTICIPANT INTERFUND TRANSFERS ELECTIONS FOR PERIOD ENDING 12/31/01	16,165.78-
12/10/01 PARTICIPANT INTERFUND TRANSFERS ELECTIONS FOR PERIOD ENDING 12/31/01	3.044.73 .
TOTAL TRANSFERS	425,837.71-* .00 *
TOTAL DISTRIBUTIONS AND WITHDRAWALS	942,673.20-* 18,507.52- *





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT (
JANUARY 01, 2001 TO DECEMBER 31, 2001
PAGE 95

FEES, AND EXPENSES

DATE	DESCRIPTION DESCRIPTION	e CASH	BOOK VALUE
N. 1. 1. 41		and the second of the second o	and the second s
FEES AN	D COMMISSIONS		THE TAXABLE PARTY OF
09/13/01	PYMT FOR SECURITIES DELIVERED OUT FOR 1 NON PHYSICAL SECURITIES @ 5.00 EACH	500-j (1) 1- ji jan 20. Met 20.1- 20.00 1- jan 20.1- 20.00 20.00 20.00	表於
TOTAL	FEES AND COMMISSIONS	5.00-*	.00 *
TAXES A	ND OTHER EXPENSES	「TOTAL SECTION AND METAL SECTION SEC	\$ 4.5 ·
05/18/01	TRANSFER TO A/C #99STAT-AX BETH HAMMER'S WITHHOLDING REVERSED 5/17/01 IN ERROR	406.12-	ing the System (1) Tal
05/18/01	TRANSFER TO A/C #99-FED-TAX BETH HAMMER'S WITHHOLDING - REVERSED IN ERROR 5/17/01	8,061.21-	
12/12/01	FEDERAL INCOME TAX WITHHELD TEJATTI BEDESSIE SOCIAL SECURITY 148-94-2484	20.12-	Me Gara Gara
12/12/01	FEDERAL INCOME TAX WITHHELD LYNN BROPHY SOCIAL SECURITY 154-56-2440	250.47-	
12/12/01	FEDERAL INCOME TAX WITHHELD NILANJANA RAY SOCIAL SECURITY 137-72-7664	39.77-julio 1 44. april 12.44 april 1	
12/12/01	FEDERAL INCOME TAX WITHHELD NILANJANA RAY SOCIAL SECURITY 137-72-7664	48.01-	a de la companya de La companya de la co
12/12/01	FEDERAL INCOME TAX WITHHELD NILANJANA RAY SOCIAL SECURITY 137-72-7664	31.56-	
12/12/01	FEDERAL INCOME TAX WITHHELD TEJATTI BEDESSIE SOCIAL SECURITY 148-94-2484	25.20-	
12/12/01	FEDERAL INCOME TAX WITHHELD NILANJANA RAY SOCIAL SECURITY 137-72-7664	27.41-	•
01/03/01	JANUS WORLDWIDE FUND #41 FOREIGN TAX WITHHELD @ .0251 PER SH	77.24-	·



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 96

FEES AND EXPENSES (CONTINUED)

DATE DESCRIPTION	CASH BOOK VALUE
TAXES AND OTHER EXPENSES (CONTINUED)	
NOKIA CORPORATION SPON ADR 04/11/01 FOREIGN TAX WITHHELD @ .0372 PER SH 04/11/01 FOREIGN TAX WITHHELD @ .0372 PER SH	(MC) GROWN TERMIN STYOFME C. TRI D.E. ROWN AND REVENUE OF COMES 20 MU 265 . 1 10 40 94 - 1324 0850 . 10 10 10 10 10 CTIME OF THE BEST SECRETARY TO SECRETARY
NORTEL NETWORKS CORPORATION 01/02/01 FOREIGN TAX WITHHELD @ .0028 PER SH 01/02/01 FOREIGN TAX WITHHELD @ .0028 PER SH	21 40 00 00 00 0000 0400000000 00000000 21 40 00 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
04/02/01 FOREIGN TAX WITHHELD 04/02/01 FOREIGN TAX WITHHELD	$12\sqrt{62}$
TOTAL TAXES AND OTHER EXPENSES	9,247.79-*
40 Barya.	0,41 (1) 74 (1) 1 (2) (2) (2) (2) (2) (2) (2
TOTAL FFFS AND EXPENSES	9.252.79-*

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 97

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PURCHASES

	DATE	DESCRIPTION		CASH	BOOK VALUE
	The second second		The second of th	Control of the Contro	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	05/07/01 08/06/01 10/09/01 11/06/01 12/06/01 12/06/01	EMPLOYEE BENEFIT BOND FUND PURCHASED 04/30/01 370 UNITS PURCHASED 07/31/01 1.268 UNITS PURCHASED 09/30/01 703 UNITS PURCHASED 10/31/01 99 UNITS PURCHASED 11/30/01 201 UNITS PURCHASED 11/30/01 252 UNITS	989 869 96 96 96 96 96 96 96 96 96 96 96 96 9	35,949,34- 124,999,34- 69,929,56- 9,912,06- 19,909,02- 24,560,56-	35.949.34 124.999.34 69.929.56 9.912.06 19.909.02
	05/30/01	AOL TIME WARNER INC COM PURCHASED 05/24/01 1,000 SHS @ 54.50		54,550.00-	Main dengal m
	08/30/01	PURCHASED 08/27/01 300 SHS @ 41.50	Ça	12,480.00	12.480.00
	11/19/01	PURCHASED 11/14/01 300 SHS @ 38.45		11,565.00-	11,565.00
)	12/03/01	PURCHASED 11/28/01 500 SHS @ 36.25		18.155.00	18,155.00
	11/27/01	ALCOA INC PURCHASED 11/21/01 1.000 SHS @ 37.89		37,950.00-	37,950.00
	12/24/01	BANK OF AMERICA CORPORATION PURCHASED 12/19/01 200 SHS @ 62.85		12,585.00-	12,585.00
	12/14/01	BRISTOL MYERS SQUIBB DTD 09/28/01 5.75% DUE 10/01/2011 CALL @ MAKE WHOLE +20BP PURCHASED 12/11/01 50.000 P V @ 100.00		50,000.00-	50.000.00
	08/30/01	CARDINAL HEALTH INC PURCHASED 08/27/01 300 SHS @ 75.89		22,797.00-	22,797.00
	09/12/01	PURCHASED 09/07/01 500 SHS @ 72.10		36,080.00-	36,080.00
	11/27/01	PURCHASED 11/21/01 500 SHS @ 69.61		34,835.00-	34,835.00
	08/30/01	CENDANT CORPORATION PURCHASED 08/27/01 400 SHS @ 20.43	·	8,202.00-	8,202.00
	09/12/01	PURCHASED 09/07/01 1,000 SHS @ 17.86		17,920.00-	17,920.00
7	10/30/01	PURCHASED 10/25/01 1.000 SHS @ 13.55		13.610.00-	13.610.00



UNITEDTRUST BANK - TRUST DEPT

160 (4/01)

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 98

PURCHASES (CONTINUED)

DATE	DESCRIPTION	CASH	BOOK VALUE
		•	
	CHEVRON TEXACO CORP COMM	(1958년 19 ^{4년)} 왕이 이 아래 <mark>요</mark> - 1967년 - 1971년 - 1981년	in and in the same of the same
10/30/01	PURCHASED 10/25/01 1.115 SHS @ 85.35	95,232.15-	
10/30/01	PURCHASED-10/25/01 500 SHS @ 85.35	42.705.00-	
11/19/01	PURCHASED 11/14/01 269 SHS @ 87.13	23.467.97-	23,467.97
12/24/01	CITIGROUP INC PURCHASED 12/19/01 277 SHS	13.575.77-	13,575.77
	····@ 48.95	general and the second of the	$(x,y) = \frac{1}{2} \left(\frac{1}{2} \sum_{i=1}^{n} \mathbf{x}_i \right)^{-1} \mathbf{x}_i$
05/30/01	DYNEGY INC PURCHASED 05/24/01 600 SHS @ 53.7566	32,283.96-	32,283,96
05/30/01	PURCHASED 05/24/01 1.500 SHS @ 53.7566	80,709.90-	80.709.90
08/30/01	ELECTRONIC DATA SYSTEMS CORP NEW PURCHASED 08/27/01 300 SHS @ 62.05	18.645.00-	18,645.00
02/21/01	FREDDIE MAC PURCHASED 02/15/01 600 SHS	39,126.00-	39.126.00
07/30/01	@ 65.15 PURCHASED 07/25/01 500 SHS	,,,,,33,,595,00,-,,	33,595.00
08/29/01	@ 67.13 PURCHASED 08/24/01 600 SHS	38,928.00-	38,928.00
08/30/01	@ 64.82 PURCHASED 08/27/01 300 SHS @ 65.15	19,575.00-	19.575.00
ar e	GENERAL MOTORS ACCEPTANCE CORP DTD 03/02/01 7.25% DUE 03/02/2011		
03/02/01	PURCHASED 02/26/01 50,000 P V @ 99.51	49.755.00-	49.755.00
	GOLDMAN SACHS INTL EQTY INST	$\label{eq:continuous} (x,y) = \frac{1}{2} (x,y) + \frac{1}{2} (x,y) $	
04/27/01	FD 867 PURCHASED 04/26/01 2,759.382 SHS	50.000.00-	50,000.00
10/01/01	@ 18.12 PURCHASED 09/28/01 825.878 SHS @ 14.53	12,000.00-	12.000.00
08/30/01	HOME DEPOT INC PURCHASED 08/27/01 200 SHS @ 49.44	9.918.00-	9,918.00

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 99

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PURCHASES (CONTINUED)

DATE	DESCRIPTION		CASH	BOOK VALUE
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•			· · · · · · · · · · · · · · · · · · ·	~
08/30/01	HOUSEHOLD INTNL INC PURCHASED 08/27/01 500 SHS		31.230.00	31,230.00
10/30/01	© 62.40 PURCHASED 10/25/01 300 SHS	en e	8 6H - 19NS (H)	16,536,00
12/24/01	@ 55.02 PURCHASED 12/19/01 300 SHS @ 56.00		16.818.00-	rizaria en
04/23/01	IBM PURCHASED 04/18/01 300 SHS @ 106.20		31,875.00-	31,875.00
04/23/01	PURCHASED 04/18/01 500 SHS @ 106.20		53,125.00-	53,125.00
A	PURCHASED 05/24/01 100 SHS @ 119.27		11,933.00-	11,933.00
05/30/01	PURCHASED 05/24/01 200 SHS @ 119.27		23,866.00-	23,866.00
10/30/01	PURCHASED 10/25/01 200 SHS @ 108.05		21,630.00-	
10/30/01	PURCHASED 10/25/01 100 SHS @ 108.05	e de la companya de La companya de la co	10.815.00-	10,815.00
12/03/01	INTERNATIONAL PAPER CO PURCHASED 11/28/01 500 SHS @ 40.00		20.030.00-	20,030,00
04/27/01	JANUS WORLDWIDE FUND #41 PURCHASED 04/26/01 985.028 SHS @ 50.76		50,000.00-	50,000.00
	PURCHASED 09/28/01 308.96 SHS @ 38.84		12.000.00-	12,000.00
08/15/01	JOHNSON & JOHNSON PURCHASED 08/10/01 2,000 SHS @ 54.9721		110.044.20-	110,044.20
08/29/01	PURCHASED 08/24/01 1.500 SHS @ 54.67		82,095.00-	82,095.00
08/30/01			70,967.00-	70,967.00
04/23/01	JUNIPER NETWORKS INCORPORATED PURCHASED 04/18/01 400 SHS		23,061.60-	23,061.60
04/23/01	@ 57.654 PURCHASED 04/18/01 500 SHS		28.827.00-	28,827.00
05/30/01	@ 57.654 PURCHASED 05/24/01 500 SHS		27.141.25-	27,141.25
	@ 54.2825			



UNITED I RUST
Trust and Investment Services Division

UNITEDTRUST BANK - TRUST DEPT CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06 ACCOUNT 62-0093-00

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 100

	DATE	DESCRIPTION	the control of the co	CASH	BOOK -VALUE
	08/30/01	KOHLS CORPORATION PURCHASED 08/27/01 300 SHS	5	7 17.121.00	17,121.00
	10/30/01 40 (8.3)	PURCHASED-10/25/01 500 SHS @ 56.50		28,280.00	28,280.00
	08/30/01	KROGER CO PURCHASED 08/27/01 300 SHS @ 26.75	5		8,055.00
	10/30/01	MBNA CORP PURCHASED 10/25/01 200 SHS @ 29.10	ò	5,850.00	5,850.00
	08/30/01	MASCO CORP. PURCHASED 08/27/01 400 SHS @ 26 155	5	10.492.00	10.492.00
	05/30/01	MICROSOFT CORP PURCHASED 05/24/01 100 SHS @ 71.3325	5		7,133.25
	+ 45	PURCHASED 05/24/01 500 SHS @ 71.3325		35,666.25	35,666.25 - 12,136.50
	10/30/01	PURCHASED 10/25/01 200 SHS @ 60 6825 PURCHASED 10/25/01 100 SHS @ 60 6825			6,068.25
	e e e e e e e e e e e e e e e e e e e	ORACLE SYSTEMS CORP. PURCHASED 02/15/01 1,000 S @ 26.1875	SHS		26.187.50
		PEPSICO INC PURCHASED 08/27/01 300 SHS @ 46.62			- 14.016.00
	10/30/01	PURCHASED 10/25/01 500 SHS @ 48.00		24,030.00	- 24,030.00
	05/30/01	PHILIP MORRIS COMPANIES PURCHASED 05/24/01 1,000 S @ 50.50	SHS	50.560.00	- 50.560.00
	08/30/01	PURCHASED 08/27/01 300 SHS @ 47.29		14.217.00	- 14,217.00
] [05/30/01	SCHLUMBERGER LTD PURCHASED 05/24/01 500 SHS @ 63.84	· •	31,950.00	- 31,950.00

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UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 101

PURCHASES (CONTINUED)

	DATE	DESCRIPTION DESCRIPTION	CASH	BOOK VALUE
	2 27777 127	de la Colombia de la companya de la Colombia de la La colombia de la Co		
	08/30/01	SPRINT CORP PCS COM SER 1 PURCHASED 08/27/01 300 SHS @ 24.70	7.440.00-	7.440.00
	(4),05%	TARGET CORP	- 882 664 10984Apr. 184	
	08/30/01	PURCHASED 08/27/01 300 SHS @ 36.00	10.830.00-	10,830.00
	. .	TENET HEALTHCARE CORP	The Marine	
	02/21/01	PURCHASED 02/15/01 700 SHS @ 45.4829	31,880.03-	31.880.03
	04/23/01	PURCHASED 04/18/01 500 SHS 0 45 15	22.600.00-	22.600.00
	04/23/01	PURCHASED 04/18/01 300 SHS	13,560.00-	13,560.00
1	05/30/01	@ 45.15 PURCHASED 05/24/01 200 SHS	8, 878, 00-	8.878.00
	08/30/01	0 44.33 PURCHASED 08/27/01 300 SHS	17,370.00-	17,370.00
	09/12/01	@ 57.80 PURCHASED 09/07/01 500 SHS @ 58.00	29,030.00-	29,030.00
	10/03/01	PURCHASED 09/28/01 500 SHS @ 59.36	29.710.00-	29,710.00
	10/30/01	PURCHASED 10/25/01 500 SHS @ 58.70	29.380.00-	29.380.00
	\$	TEXACO INC	<u></u>	1998 - A
	02/21/01	PURCHASED 02/15/01 500 SHS	32,030.00-	32,030.00
	08/30/01	@ 64.00 PURCHASED 08/27/01 300 SHS	21.483.00-	21,483.00
		0 71.51		
	01/10/01	UNITED NATIONAL BANCORP PURCHASED 01/05/01 5.000 SHS	95,000.00-	95,000.00
	05/18/01	0 19.00 PURCHASED 05/15/01 7.800 SHS	157,014.00-	157.014.00
	08/03/01	0 20.13 PURCHASED 07/31/01 1.000 SHS	24.250.00-	24,250.00
	10/09/01	@ 24.25 PURCHASED 10/03/01 3.000 SHS	70,500.00-	70,500.00
	10/30/01	@ 23.50 PURCHASED 10/25/01 1.000 SHS	24,000.00-	24,000.00
	11/30/01	@ 24.00 PURCHASED 11/27/01 3.000 SHS	70,140.00-	70,140.00
;		@ 23.38		



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ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 102

PURCHASES (CONTINUED)

DATE DESCRIPTION	CASH.	BOOK VALUE
	•	. ~
UNITED TECHNOLOGIES CORP 09712701 PURCHASED 09/07/01 1,000 SHS @ 66.12	66.180.00-	66,180.00
UNITED HEALTH GROUP INC COM 02/21/01 PURCHASED 02/15/01 700 SHS	39.942.00-	39,,942.00
@ 57.00 08/30/01 PURCHASED 08/27/01 500 SHS @ 68.30	34,180.00-	34,180.00
10/03/01 PURCHASED 09/28/01 300 SHS @ 66.13	19,869.00-	19,869.00
10/30/01 PURCHASED 10/25/01 500 SHS @ 66.48	33,270,00-	33,270.00
WELLS FARGO & COMPANY (NEW) 02/21/01 PURCHASED 02/15/01 1.000 SHS @ 49.81	49.870.00-	49.870.00
NET CASH MANAGEMENT (326 TRANS)	2,853,429.32-	2.853.429.32
TOTAL PURCHASES	5,901,497.78-*	5,901,497.78 *





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT

JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 103

SALES AND CAPITAL CHANGES

	DATE	DESCRIPTION		BOOK VALUE
	e e e e e e e e e e e e e e e e e e e	and the second of the second o		odi ya Garanda Mada wa ji ka mara ili da a sa a a
	10/01/01	AES CORPORATION SOLD 09/26/01 500 SHS @ 13.25	6-594. 78	29,716.45-
	10/03/01	SOLD 09/28/01 700 SHS @ 13.04	9,085.69	
	10/30/01	SOLD 10/25/01 1,000 SHS @ 12.95	12,889.56	54,987,65-
	11/09/01	SOLD 11/06/01 1.000 SHS @ 13.45		54.964.68-
	11/19/01	SOLD 11/14/01 500 SHS- @ 14.75	1	29,716.45-
	1.50 - 1811 - 1	BROADCOM CORP	T. India	
	02/26/01	SOLD 02/21/01 600 SHS @ 64.0212	38,411.44	
3	02/26/01.	SOLD 02/21/01 1,500 SHS @ 64.0212	96,028.60	
	01/05/01	CHASE MANHATTAN CORP WITHDRAWAL OF 1 500.000 SHARES DUE TO SECURITY NAME CHANGE TO	a Port Marine Marine	/1,341.35-
,	01/05/01	J P. MORGAN CHASE & CO COM WITHDRAWAL OF 4,500.000 SHARES DUE TO SECURITY NAME CHANGE TO J P MORGAN CHASE & CO COM		202,211.30-
	10/11/01	CHEVRON TEXACO CORP COMM RECEIVED 231.000 SHARES DUE TO MERGER WITH TEXACO INC		21,483.00
	10/11/01 10/11/01 10/11/01	AT .7700000000 PER SHARE PAYABLE 10/11/01 RECEIVED 385.000 SHARES DUE TO MERGER WITH TEXACO INC AT .7700000000 PER SHARE		32,030.00
		PAYABLE 10/11/01		
	05/30/01	CISCO SYSTEMS SOLD 05/24/01 1.800 SHS	40,206.16	5 17,718.00-
	05/30/01	@ 22.3375 SOLD 05/24/01 2.400 SHS @ 22.3375	53.608.21	42,595.59-
)	11/09/01	DYNEGY INC SOLD 11/06/01 1.500 SHS @ 34.90	52.258.25	80.709.90-





1-160 (4/01)

UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 104

SALES AND CAPITAL CHANGES (CONTINUED)				
DATE	DESCRIPTION		CASH	BOOK VALUE
11/27/01 . Ass	SOLD 11/21/01 600 SHS @ 40.00		23,963.20 24, get	32,283,96-
02/14/01	NON-TAXABLE DISTRIBUTION OF MCDATA CORPORATION-A ADJUSTMENT TO COST BASIS DUE TO	·		1,160.74- 2,014.22-
05/30/01 09/12/01	@ 37.85 SOLD 09/07/01 1,300 SHS		18,899.37 17,783,40	7,405,92- 22,065,55-
•	© 13.74 ENRON CORP SOLD 09/07/01 1.000 SHS © 31.15	1,9 7	31:088:96	81.380.60-
10/30/01	SOLD 09/26/01 500 SHS @ 25.70 SOLD 10/25/01 1.000 SHS @ 16.40 SOLD 11/06/01 1.000 SHS		12.819.57 16.339.45 9.909.66	41,966.00- 81,380.60- 61,060.00-
	@ 9.97 SOLD 11/07/01 300 SHS @ 9.19		2,738.91	25.179.60-
07/18/01 09/12/01	RECD 1,000 SHS AS 100 % STK SPLT SOLD 09/07/01 1,000 SHS @ 41.02 SOLD 10/25/01 1,000 SHS		40,958.63 39,238.68	43,405.00- 43,405.00-
01/05/01	O 39.30 J P MORGAN CHASE & CO COM RECEIVED 1,500.000 SHARES DUE TO SECURITY NAME CHANGE FROM		100 (1990) 100 (1990) 100 (1990)	71.341.35
01/05/01	CHASE MANHATTAN CORP AT 1.0000000000 PER SHARE PAYABLE 01/05/01 RECEIVED 4.500.000 SHARES DUE TO SECURITY NAME CHANGE FROM			202,211.30
) 05/30/01	CHASE MANHATTAN CORP AT 1.0000000000 PER SHARE PAYABLE 01/05/01 SOLD 05/24/01 500 SHS @ 49.60		24,774.17	23,780.45-



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

t-160 (4/01)

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 105

SALES AND CAPITAL CHANGES (CONTINUED)

DATE	DESCRIPTION				CASH		BOOK VALUE
THE VENEZA	2.15 d. 3.15 d	 		~			Market and a
					~		-
05/30/01	SOLD 05/24/01, 1,500 SHS				74,322.5		69,005.39-
08/30/01	SOLD 08/27/01 300 SHS			•	12,164.59		14,268.27-
10/30/01	@ 40.65 SOLD 10/25/01 3,000 SHS			· in . · ·	108,266.38		133.205.91-
11/19/01	@ 36.15 SOLD 11/14/01 700 SHS		• *	. U. Kari Postar	27,411.08	er i	33,292.63-
ng pere	@ 39.22		· ,				
	KROGER CO SOLD 12/11/01 300 SHS				5,990.80	0	8,055.00-
131 (0.8%) 4 () 4 (@ 20.02						
02/14/01	MCDATA CORPORATION-A RECEIVED 128.824 SHARES					\$ 13 to 5	1,160.74
)	AS NON-TAXABLE DISTRIBUTION FROM EMC CORP					·	
	AT .0368069000 PER SHARE PAYABLE 02/14/01				:-	s dis	The state of the s
02/14/01						1	2:014.22
* * */**	EMC CORP AT .0368069000 PER SHARE			,	was a financial		
1 2	PAYABLE 02/14/01				16.19	 n	7.40
141	SOLD 02/22/01 .824 SHS @ 19.562484			1	16.13		7.42-
02/27/01	SOLD 02/22/01 .077 SHS @ 19.562484				1.5		.80-
,	SOLD 02/26/01 128 SHS @ 19.7344				2,525.9		
03/01/01	SOLD 02/26/01 195 SHS @ 19.7344			şi.	3.848.0	8	2.013.42-
a ka Mereja	MEDTRONIC, INC					` \: ·	
07/13/01	SOLD 07/10/01 1.500 SHS @ 46.90				70.257.6		35,209.87-
08/29/01	SOLD 08/24/01 2,000 SHS @ 46.59		- 5.		93,056.89	9	46,946.50-
	MERCK & CO INC				ndi nasa Mara	tana e	
08/15/01	SOLD 08/10/01 500 SHS @ 69.23				34,583.84	4	27,570.65
07.105.55	NOKIA CORPORATION - SPON ADR						
07/30/01	SOLD 07/25/01 600 SHS @ 19.18				11,471.61	L	12.442.50-





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 106

SALES AND CAPITAL CHANGES (CONTINUED)

-	DATE	DESCRIPTION	CASH	BOOK VALUE
			~	~• •••
	The Gallery	SOLD 07/25/01 2.000 SHS @ 19.18	38,238.72	ನ್ನಾರ್ಯ ಕನ್ನಡಗಳು
		SOLD 08/27/01 500 SHS @ 17.73	1	10,368.75-
	09/12/01	SOLD 09/07/01 3.000 SHS @ 12.8013	38. 222.61	94.691.37-
	03/27/01	NORTEL NETWORKS CORPORATION SOLD 03/22/01 1.500 SHS @ 16.40	24,524.18	90.370.95-
	05/30/01	SOLD 05/24/01 4,500 SHS @ 14.95	67.047.75	238,002.55-
	09/12/01	ORACLE SYSTEMS CORP. SOLD 09/07/01 1.000 SHS @ 10.8575	10,857.13	1
		PFIZER INC SOLD 07/25/01 1,000 SHS @ 39.91		45,499.82-
	11/27/01	SOLD 11/21/01 1,000 SHS @ 43.62	43,558.54 No. 365 A	43,674.55~
	07/30/01	PHARMACIA CORP COM SOLD 07/25/01 1.000 SHS @ 41.804	41.742.60	55.759.07-
	08/15/01	SOLD 08/10/01 1.700 SHS @ 44.8068	76,067.02 	94,790.43-
	12/03/01	PHILIP MORRIS COMPANIES SOLD 11/28/01 500 SHS @ 44.90	22,419.25	25,280.00-
	08/29/01	PROVIDIAN FINL CORP COM SOLD 08/24/01 400 SHS @ 40.60	16,209.45	19,530.00-
	07/13/01	SCHERING PLOUGH CORP SOLD 07/10/01 1,000 SHS @ 36.88	36.818.77	37 . 247 . 50-
	07/11/01	SCHLUMBERGER LTD SOLD 07/06/01 500 SHS @ 54.60	27, 269.09	31,950.00-





UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00

CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 107

SALES	AND	CAPITAL	CHANGES	(CONTINUED)

DATE	DESCRIPTION	CASH : W	BOOK VALUE
	t Mariana de la Region de Maria de Maria de la Region de Maria de la California de La Lacido de California de L La composição de la California de Maria de California de Lacido de California de California de California de C	· · · · · · · · · · · · · · · · · · ·	** · ·
03/27/01	SOLECTRON CORP S SOLD 03/22/01 500 SHS SOLD 09/02	9,484.68	17,308.63
02/26/01	SUN MICROSYSTEM INC SOLD 02/21/01 1,000 SHS @ 19 625	19,624.34	61, 437.50-
10/11/01	TEXACO INC WITHDRAWAL OF 300.000 SHARES DUE TO MERGER WITH CHEVRON TEXACO CORP COMM WITHDRAWAL OF 500.000 SHARES DUE TO MERGER WITH CHEVRON TEXACO CORP COMM		21,483.00-
03/05/01	TEXAS INSTRS INC SOLD 02/21/01 500 SHS @ 34.23 SOLD 02/28/01 600 SHS @ 30.40	17,084.43 18,209.39	31.717.50- 26.099.25-
08/01/01	UNION PAC CORP NTS DTD 09/01/93 6.00% DUE 09/01/2003 CALLABLE 9/01/00 AT PAR CALLED 100,000 @ 1.00 PAY 8/1/01 US TREAS NTS DTD 08/15/91 7.875% DUE 08/15/2001 25,000 PV MATURED	100,000.00 25,000.00	
10/30/01	WELLS FARGO & COMPANY (NEW) SOLD 10/25/01 1,000 SHS @ 40.30	40,238.65	49,870.00-
	NET CASH MANAGEMENT (128 TRANS)	2.911.746.74	2.911.746.74-
TOTAL	SALES AND CAPITAL CHANGES	4,645,294.68 *	5,443,718.24-, *



UNITEDTRUST BANK - TRUST DEPT

ACCOUNT 62-0093-00 CONSOLIDATED STATEMENT FOR UNB 401K ACCOUNTS 62-0093-00 - 62-0093-06

TRANSACTION STATEMENT JANUARY 01, 2001 TO DECEMBER 31, 2001 PAGE 108

RELATED ACCOUNT SUMMARY

ACCOUNT	SHORT TITLE	INCOME CASH	PRINCIPAL CASH	INVESTMENTS
62-0093-03 62-0093-04 62-0093-05	TUA/IM UNTO NAT'L BANK P/S & 401(K) TUA/IM UNB P/S & 401(K) EQUITY FUND TUA/IM UNB P/S & 401(K) FIXED FUND TUA/IM UNB P/S & 401(K) MONEY MKT FD TUA/IM UNB P/S & 401(K) UNB STOCK FD TUA/IM UNB P/S & 401(K) GLOBAL ASSET	O/IS/1	G/ISI1	1,829,740.71 3,123,892.69 977,977.97 500,211.41 2,732,041.73 507,737.34





Tr U/A UnitedTrust Bank Profit Sharing and 401(k) Plan

The foregoing report for 2001 hereby accepted and approved.

UNITEDTRUST BANK
PROFIT SHARING PLAN COMMITTEE

Thomas C. Gregor, Chairman

Date

REPORT ON FINANCIAL STATEMENTS (With Supplementary Information)

YEAR ENDED DECEMBER 31, 2001

INDEX

	<u>PAGE</u>
REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS	2
STATEMENTS OF ASSETS AND LIABILITIES DECEMBER 31, 2001	3
SCHEDULES OF INVESTMENTS DECEMBER 31, 2001	4-9
STATEMENTS OF OPERATIONS YEAR ENDED DECEMBER 31, 2001	10
STATEMENTS OF CHANGES IN NET ASSETS YEAR ENDED DECEMBER 31, 2001	11
STATEMENTS OF DISTRIBUTIONS YEAR ENDED DECEMBER 31, 2001	12
NOTES TO FINANCIAL STATEMENTS	13-15
REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS ON SUPPLEMENTARY INFORMATION	16
SCHEDULE OF INVESTMENTS PURCHASED YEAR ENDED DECEMBER 31, 2001	17-19
SCHEDULE OF INVESTMENTS SOLD OR REDEEMED YEAR ENDED DECEMBER 31, 2001	20-21
SCHEDULE OF INVESTMENT CHANGES OTHER THAN PURCHASES AND SALES YEAR ENDED DECEMBER 31, 2001	22
SCHEDULES OF NET ASSET VALUE PER UNIT YEAR ENDED DECEMBER 31, 2001	23



REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS

To the Board of Directors United Trust

We have audited the accompanying statements of assets and liabilities of the EMPLOYEE BENEFIT BOND FUND and EMPLOYEE BENEFIT EQUITY FUND of UNITED TRUST as of December 31, 2001, including the schedules of investments as of December 31, 2001, and the related statements of operations, changes in net assets and distributions for the year then ended. These financial statements are the responsibility of the Funds' management. Our responsibility is to express an opinion on these financial statements based on the audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

Accounting principles generally accepted in the United States of America require that premiums and discounts on debt securities be amortized or accreted using the interest method. As discussed in Note 2, the Employee Benefit Bond Fund does not record such amortization, instead treating the amortization as change in unrealized gain or loss on securities.

In our opinion, except for the effects of not amortizing or accreting premiums and discounts on debt securities, as described in the preceding paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of the Employee Benefit Bond Fund and Employee Benefit Equity Fund of United Trust as of December 31, 2001, and their results of operations and changes in net assets for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

J. H. Cohn LLP

Roseland, New Jersey January 4, 2002



STATEMENTS OF ASSETS AND LIABILITIES DECEMBER 31, 2001

ASSETS	Employee Benefit Bond Fund	Employee Benefit Equity Fund
AOOLTO	Dona i una	Equity I and
Investments in securities, at value (cost \$8,095,594 and \$9,692,647)	\$8,264,770	\$11,146,638
Cash and cash equivalents	513,654	605,274
Due from broker	0 10,00 1	1,537,208
Accrued interest and dividends receivable	159,569	13,675
Total assets	8,937,993	13,302,795
LIABILITIES		
Income distribution payable	48,932	14,663
Due to broker		507,789
Accrued expenses	13	503
Total liabilities	48,945	522,955
Net assets	\$8,889,048	\$12,779,840
	<u> </u>	<u> </u>
Net asset value per unit	\$97.9877	\$376.8197
need to the part and		<u> </u>
Units outstanding	90,716	33,915
Office outstanding	<u>50,7 10</u>	<u>55,515</u>

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT BOND FUND DECEMBER 31, 2001

	Principal <u>Amount</u>	Cost	Value
Debt securities (89.6%*): Capital goods and construction (3.0%*): Deere, 7.85%, due 5/15/10 Ingersoll-Rand, 6.51%, due 12/1/04 Totals	\$150,000 100,000	\$ 149,930 100,000 249,930	\$ 163,440 104,358 267,798
Consumer staple (8.4%*): Anheuser-Busch, 5.125%, due 10/1/08 Dole Food, 7%, due 5/15/03 General Foods, 7%, due 6/15/11 Philip Morris:	50,000 300,000 100,000	49,300 294,750 99,265	49,452 306,633 96,080
7.125%, due 8/15/02 7.125%, due 10/1/04 RJ Reynolds Tobacco, 8.75%, due 8/15/05 Totals	75,000 100,000 100,000	74,782 100,000 <u>97,500</u> 715,597	76,829 106,721 107,940 743,655
Healthcare (2.9%*): Bristol Myers Squibb, 5.75%, due 10/1/11 Johnson & Johnson, 7.375%, due 6/29/02 Merck, 5.25%, due 7/1/06 Totals	100,000 100,000 50,000	99,924 100,500 <u>49,600</u> 250,024	99,057 102,617 50,798 252,472
Interest sensitive - financial (53.5%*): Allstate, 7.875%, due 5/1/05 Bank One, 6%, due 8/1/08 BankAmerica, 7.2%, due 4/15/06 BankAmerica Trust, 8.125%, due 2/1/02 BankBoston:	100,000 50,000 250,000 100,000	100,000 50,000 239,092 99,375	108,952 50,160 268,283 100,436
6.5%, due 12/19/07 6.375%, due 3/25/08 Bear Stearns:	50,000 50,000	50,000 50,068	51,467 50,434
6.625%, due 10/1/04 6.25%, due 7/15/05 Chubb, 6%, due 11/15/11 CIT Group:	100,000 100,000 100,000	100,000 100,350 100,150	104,957 102,919 98,242
7.125%, due 10/15/04 7.625%, due 8/16/05 Citigroup:	100,000 50,000	98,765 50,334	105,838 53,725
7.25%, due 8/15/05 6.375%, due 11/15/08 6.2%, due 3/15/09 CNA Financial, 6.6%, due 12/15/08	50,000 50,000 150,000 150,000	49,202 50,000 151,660 150,350	53,246 50,778 151,749 119,696
Credit Suisse First Boston, 6.125%, due 11/15/01 First Bank Systems, 8%, due 7/2/04	150,000 100,000	149,441 103,000	146,402 108,372

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT BOND FUND DECEMBER 31, 2001

	Principal Amount	Cost	Value
Debt securities (89.6%*) (continued):			
Interest sensitive - financial (53.6%*) (concluded):			
First Union:			
6.625%, due 7/15/05	\$100,000	\$ 100,000	\$ 105,522
6.40%, due 4/1/08	100,000	99,500	101,686
Ford Motor Credit:			
5.75%, due 2/23/04	50,000	49,864	50,817
6.25%, due 12/8/05	100,000	100,995	99,416
6.875%, due 2/1/06	50,000	50,073	50,072
6.375%, due 11/5/08	100,000	97,458	94,548
General Electric Capital:			
5.35%, due 3/30/06	50,000	50,204	50,849
6.5%, due 7/18/16	50,000	50,000	49,932
General Motors Acceptance:			
6.15%, due 4/5/07	100,000	99,253	98,504
7%, due 9/15/02	100,000	96,272	102,620
7.75%, due 1/19/10	100,000	99,876	102,793
6.875%, due 9/15/11	100,000	97,416	97,956
7%, due 7/15/13, callable 7/15/03	100,000	99,500	97,265
Household Finance, 7%, due 8/1/03	100,000	100,000	105,292
JP Morgan Chase:			
6%, due 12/15/09	50,000	49,378	49,801
7.875%, due 7/15/06	250,000	254,370	274,707
5.625%, due 8/15/06	50,000	50,182	50,785
8%, due 2/22/10	50,000	50,000	52,535
8%, due 8/18/15	50,000	50,000	52,955
Lehman Bros.:			
7.25%, due 10/15/03	100,000	100,000	106,211
6.625%, due 2/5/06	100,000	100,000	103,673
8.25%, due 6/15/07	100,000	100,000	110,154
Merrill Lynch:			
5.46%, due 5/7/04	100,000	100,000	103,074
6%, due 2/17/09	200,000	198,785	199,164
Morgan Stanley Dean Witter, 6.10%, due 4/15/06	50,000	50,000	51,526
PPG Industries, 6.75%, due 8/15/04	150,000	150,000	157,723
Salomon Smith Barney Holdings:			
6.5%, due 2/15/08	50,000	49,980	51,855
7.25%, due 6/29/09	100,000	100,000	102,696
8%, due 2/11/10	100,000	100,000	104,960
Sears, Roebuck Acceptance, 6.9%, due 8/1/03	100,000	100,250	104,400
Texaco Capital, 5.7%, due 12/1/08	50,000	49,700	49,997
Toyota Motor Credit, 4.05%, due 11/30/04	100,000	100,177	98,971
Totals		4,635,020	4,758,119

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT BOND FUND DECEMBER 31, 2001

	Principal Amount	Cost	Value
Debt securities (89.6%*) (concluded):			
Interest sensitive - utilities (3.4%*): Citizens Utilities, 7.6%, due 6/1/06	\$100,000	\$ 100,000	\$ 103,634
Halliburton, 5.625%, due 12/1/08	50,000	49,845	44,051
Public Service Electric & Gas, 7.19%, due 9/6/02		100,000	102,980
Questar Pipeline, 6%, due 10/6/08	50,000	49,425	48,905
Totals	,	299,270	299,570
Leisure and services (1.1%*):			
Paramount Communications, 7.5%, due 1/15/02	100,000	101,139	100,157
Miscellaneous and diversified (2.3%*):			
Alltel, 7.25%, due 4/1/04	100,000	97,000	105,027
Hanson Overseas, 7.375%, due 1/15/03	100,000	99,500	103,060
Totals		<u>196,500</u>	208,087
Retailing (1.5%*):	100.000	04.005	04 045
GAP, 6.9%, due 9/15/07	100,000	94,235	81,245
Wal-Mart Stores, 4.375%, due 8/1/03 Totals	50,000	<u>50,235</u> 144,470	50,869 132,114
Totals		174,470	102,114
Technology (9.1%*):			
Avnet, 7.875%, due 2/15/05	100,000	99,533	100,843
Compaq Computer, 7.25%, due 3/15/04	150,000	152,053	154,943
Computer Sciences, 6.25%, due 3/15/09 Motorola:	200,000	200,000	198,572
6.75%, due 2/1/06	150,000	151,500	150,024
7.6%, due 1/1/07	200,000	200,000	198,674
Totals		<u>803,086</u>	<u>803,056</u>
Telecommunications (3.5%*): Southern New England Telecom, 7%, due			
8/15/05	150,000	149,477	159,032
WorldCom, 8%, due 5/15/06	50,000	49,629	53,224
Verizon New England Telephone, 6.5%,		·	
due 9/15/11	100,000	<u>101,097</u>	<u>101,669</u>
Totals		300,203	313,925
Transportation (.9%*):			
United Air Lines:			
6.201%, due 9/1/08	50,000	50,284	42,546
6.602%, due 9/1/13	50,000	<u>50,419</u>	40,438
Totals Total debt securities		100,703 7 705 042	82,984
rotal debt securities		7,795,942	7,961,937

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT BOND FUND DECEMBER 31, 2001

	Principal Amount	Cost	Value
U.S. Government and agency obligations (3.4%*): Federal Home Loan Bank:			
6.37%, due 8/8/11	\$ 50,000	\$ 50,000	\$ 51,110
6.135%, due 9/12/11	100,000	100,000	101,063
Federal Home Loan Mortgage Corp., 6.5%,			
due 8/24/16	50,000	50,000	49,542
Federal National Mortgage Association, 6.94%,			
due 3/19/07; callable 3/19/02 @ 100	100,000	99,652	101,118
Totals	·	299,652	302,833
Totals (93.0%*)		\$8,095,594	\$8,264,770

See Notes to Financial Statements.

^{*} Percent of net assets.

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT EQUITY FUND DECEMBER 31, 2001

	Number of Shares	Cost	Value
Common stocks:			
Basic materials (.3%*):			
International Paper	1,000	\$ 40,950	\$ 40,350
Capital goods and construction (6.3%*):			
General Electric	19,000	513,533	761,520
duPont E.I. deNemours	1,000	43,190	42,510
Totals	,	556,723	804,030
Consumer staple (3.2%*):			
Masco	2,000	51,720	49,000
Pepsico	4,000	194,829	194,760
Philip Morris	3,500	167,920	160,475
Totals	•	414,469	404,235
Eporgy /2 59/ *\:			
Energy (2.5%*): BP Amoco	1,000	46,830	46,510
Chevron Texaco	3,100	272,284	27 <u>7</u> ,791
Totals	3, . 3 3	319,114	324,301
Healthcare (16.4%*):			
Cardinal Health	3,000	211,240	193,980
Johnson & Johnson	7,500	402,689	443,250
Pfizer	13,000	446,678	518,050
Tenet Health Craup	10,000 5,000	439,560 305,253	587,200 353,850
United Health Group Totals	5,000	1,805,420	2,096,330
Totals		1,000,420	2,000,000
Interest sensitive - financial (18.7%*):			
American International Group	9,000	251,940	714,600
Cendant	5,000	91,307	98,050
Citigroup	16,000	553,065	807,680
Freddie Mac	4,000	254,210	261,600
Household International	4,000	236,492	231,760
MBNA	7,000 1,000	155,873	246,400
Washington Mutual Totals	1,000	35,570 1,578,457	<u>32,700</u> <u>2,392,790</u>
i Otais		1,570,457	<u> </u>
International sensitive - utilities (1.6%*):	4.555	100.000	A#
AES	4,000	160,933	65,400
TXU Totals	3,000	144,480	141,450
rotais		305,413	206,850

SCHEDULE OF INVESTMENTS - EMPLOYEE BENEFIT EQUITY FUND DECEMBER 31, 2001

	Number of Shares	Cost	Value
Common stocks (concluded): Miscellaneous diversified (2.6%*):			
Alcoa	3,000	\$ 116,115	\$ 106,650
AOL Time Warner	6,000	279,442	192,600
eBay	500	34,040	33,450
Totals	000	429,597	332,700
Miscellaneous manufacturing (5.5%*):			
Tyco International	12,000	442,273	706,800
Retailing (10.0%*):			
Avon Products	1,000	46,410	46,500
Home Depot	12,200	362,352	622,322
Kohl's	2,000	110,910	140,880
Target	11,300	288,011	<u>463,865</u>
Totals		807,683	1,273,567
Technology (20.1%*):			
Cisco Systems	19,000	214,436	344,090
Electronic Data Systems	2,000	116,488	137,100
General Dynamics	500	39,685	39,820
International Business Machines	3,000	331,830	362,880
Juniper Networks	3,000	169,591	56,850
Lockheed Martin	1,000	46,988	46,670
Microsoft	7,900	577,257	523,375
Network Appliance	26,000	501,868	568,620
Nokia	5,000	181,710	122,650
Sprint PCS	2,000	57,100	48,820
Veritas Software	7,000	<u>755,595</u>	313,810
Totals		2,992,548	2,564,685
Totals (87.2%*)		\$9,692,647	\$11,146,638

See Notes to Financial Statements.

^{*} Percent of net assets.

STATEMENTS OF OPERATIONS YEAR ENDED DECEMBER 31, 2001

	Employee Benefit Bond Fund	Employee Benefit Equity Fund
Investment income and expenses: Interest and dividends Less audit expense	\$516,034 700	\$ 133,175 2,275
Net investment income	515,334	130,900
Realized and unrealized gain (loss) on investments: Net realized loss from investment transactions	(17,744)	(2,487,101)
Net unrealized appreciation (depreciation) of investments: Net unrealized appreciation, beginning of year Net unrealized appreciation, end of year	24,329 <u>169,176</u>	5,760,429 1,453,991
Net unrealized appreciation (depreciation)	144,847	(4,306,438)
Net realized and unrealized gain (loss) on investments	127,103	(6,793,539)
Net increase (decrease) in net assets from operations	\$642,437	<u>\$(6,662,639)</u>

STATEMENTS OF CHANGES IN NET ASSETS YEAR ENDED DECEMBER 31, 2001

	Employee Benefit Bond Fund	Employee Benefit Equity Fund
Increase (decrease) in net assets from operations: Net investment income Net realized loss from investment transactions Net unrealized appreciation (depreciation) of investments	\$ 515,334 (17,744) 144,847	\$ 130,900 (2,487,101) _(4,306,438)
Net increase (decrease) in net assets from operations	642,437	(6,662,639)
Distributions to unitholders from net investment income	(515,334)	(130,900)
Increase (decrease) from unit transactions: Amount received to admit 22,977 and 6,509 units Amount paid to redeem 7,504 and 7,710 units	2,268,617 (727,972)	2,879,992 (3,615,813)
Net increase (decrease) in net assets from unit transactions	1,540,645	(735,821)
Increase (decrease) in net assets	1,667,748	(7,529,360)
Net assets, beginning of year	7,221,300	20,309,200
Net assets, end of year	\$8,889,048	\$12,779,840

STATEMENTS OF DISTRIBUTIONS YEAR ENDED DECEMBER 31, 2001

	• •	Employee BenefitBond Fund		ree Benefit ty Fund	
	Per Unit	Per Unit Amount		Amount	
Month ended: January 31	\$.6387	\$ 45,444	\$.2463	\$ 8,152	
February 28	.5380	38,932	.3206	10,783	
March 31	.5217	37,422	.4401	14,863	
April 30	.5367	41,206	.3419	11,632	
May 31	.5919	45,979	.4213	14,452	
June 30	.5003	39,375	.1560	5,301	
July 31	.5827	45,947	.2362	8,019	
August 31	.5428	43,698	.5264	17,724	
September 30	.4718	38,754	.2829	9,793	
October 31	.5180	42,960	.1026	3,522	
November 30	.5198	46,685	.3471	11,996	
December 31	5394	48,932	4323	14,663	
Totals	\$6.5018	<u>\$515,334</u>	<u>\$3.8537</u>	\$130,900	

NOTES TO FINANCIAL STATEMENTS

Note 1 - Organization:

The Employee Benefit Funds (the "Funds") were organized pursuant to the Master Plan for Exempt Collective Investments Funds of United Trust, formerly United National Bank, in October 1985. The Funds are comprised of the Employee Benefit Bond Fund and Employee Benefit Equity Fund. United Trust is the trustee (the "Trustee") and the administrator of the Funds.

The Funds provide common trust funds exclusively for the collective investment and reinvestment of contributions by the Trustee (or its affiliates) as an administrator or trustee of accounts under Section 501 of the Internal Revenue Code. The Funds are also maintained in conformity with the rules and regulations for common trust funds of the Comptroller of the Currency, and any other applicable laws of the United States and the State of New Jersey.

The investment policy of the Employee Benefit Bond Fund is to select securities with the primary emphasis on current income while preserving principal values. The assets of the fund may be invested by the Trustee in corporate preferred stocks, bonds or other obligations yielding a definite income return, including convertible securities. Assets may be temporarily invested in commercial paper, certificates of deposit, short-term United States Government obligations or other similar short-term taxable cash equivalents.

The investment policy of the Employee Benefit Equity Fund is to select securities for capital appreciation. The assets of this fund may be invested by the Trustee in common or other capital stocks or securities convertible into common or other classes of capital stock. Assets may be temporarily invested in commercial paper, certificates of deposit and short-term United States Government obligations or other similar short-term cash equivalents.

The Trustee is entitled to reimbursement for any reasonable expense it incurs in administering the Funds. However, the Trustee has elected to charge the Funds for the cost of the annual audit and to absorb all other costs of administration.

Note 2 - Significant accounting policies:

Securities transactions and investment income:

Securities transactions are recorded on the trade date (the date purchased or sold). Gains and losses are based on the specific identification method. Interest income is accounted for on the accrual basis; dividend income is recorded on the ex-dividend date.

NOTES TO FINANCIAL STATEMENTS

Note 2 - Significant accounting policies (continued):

Valuation of investments:

Investments in securities traded on a national securities exchange are stated at the last reported sales price on the last business day of the year or any other valuation date. Securities traded in the over-the-counter market, and listed securities for which no sale was reported, are stated at the mean between the last available bid and asked prices or on the basis of quotes obtained from one or more brokers and dealers. If quotes cannot be obtained readily, the value of the security is estimated through matrix pricing, which takes into consideration such factors as coupon interest rates, maturity, credit rating, market indices and other market data as they relate to the security being valued and to similar securities for which quoted prices are available. Other investments are stated at cost plus accrued interest or amortized cost, which approximates market.

In accordance with the Master Plan and Plan of Operation, the Employee Benefit Bond Fund (the "Bond Fund") does not amortize premiums paid or accrete discounts received upon the purchase of debt securities. Accounting principles generally accepted in the United States of America require that premiums and discounts on debt securities be amortized or accreted using the interest method. Any change in book value of the investments as a result of amortizing premiums or accreting discounts would increase or decrease interest income and simultaneously increase or decrease unrealized gain or loss on securities. There is no impact on the Bond Fund's change in net assets or net asset value as a result of not adopting this method of accounting for premiums and discounts.

Cash and cash equivalents:

Investments in money market funds are classified as cash equivalents. The Funds maintain cash and cash equivalents in bank deposit and other accounts the balances of which, at times, may exceed Federally insured limits.

Income taxes:

Each fund is administered on a basis that makes it exempt from Federal income tax and New Jersey income tax. All of the income or losses of each fund is reportable on the tax returns of its unitholders.

Valuation of units:

Net asset value per unit is determined at the end of each month by dividing each fund's net assets by the total number of units outstanding. The total number of units outstanding is adjusted at the beginning of each month based on requests for admissions and withdrawals of units received before the beginning of the month. Units are admitted or withdrawn based on the net asset value per unit at the end of the preceding month, and amounts due in connection with admissions and withdrawals are settled during the first ten business days of the month.

NOTES TO FINANCIAL STATEMENTS

Note 2 - Significant accounting policies (concluded):

Distributions to participants:

Each fund is required to distribute during the first ten days of each month its net investment income (generally accrual basis income derived from interest and dividends net of expenses) for the preceding month. Accordingly, distributions are recognized as of the end of the month for which income is being distributed. Net realized gains from investment transactions are generally retained and reinvested by the Funds.

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Note 3 - Financial highlights:

Financial highlights consist of the following:

	Employee Benefit Bond Fund	Employee Benefit Equity Fund
Per share operating performance: Net asset value, beginning of year	<u>\$95.97</u>	<u>\$ 578.35</u>
Income (loss) from investment operations: Net investment income Net realized and unrealized gain (loss)	6.50	3.85
on investment transactions Total from investment operations	2.02 8.52	(201.53) (197.68)
Less distributions	(6.50)	(3.85)
Net asset value, end of year	<u>\$97.99</u>	\$ 376.82
Total return	<u>8.88</u> %	<u>(34.18</u>)%
Ratio to average net assets: Expenses Net investment income	.01% 6.74%	.02% .92%



REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS ON SUPPLEMENTARY INFORMATION

To the Board of Directors United Trust

Our audits of the financial statements of the EMPLOYEE BENEFIT BOND FUND and EMPLOYEE BENEFIT EQUITY FUND of UNITED TRUST were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The schedules of investments purchased, investments sold or redeemed, investment changes other than purchases and sales and net asset value per unit that follow are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in our audits of the basic financial statements and, in our opinion, is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

JH Cohn LLP

Roseland, New Jersey January 4, 2002



SCHEDULE OF INVESTMENTS PURCHASED YEAR ENDED DECEMBER 31, 2001

Principal

	Amount	
	or Number	
	of	
	<u>Shares</u>	Cost
Employee Benefit Bond Fund:		
Anheuser-Busch, 5.125%, due 10/1/08	\$ 50,000	\$ 49,300
BankBoston:	50.000	50.000
6.5%, due 12/19/07	50,000	50,000
6.375%, due 3/25/08	50,000	50,068
Bank One, 6%, due 8/1/08	50,000	50,000
Banker's Trust, 7%, due 12/4/12	50,000	50,000
Bear Stearns, 6.25%, due 7/15/05	100,000	100,350
Bristol Myers Squibb, 5.75%, due 10/1/11	100,000	99,924
Chase Manhattan, 6%, due 12/15/09	50,000	49,378
Chubb, 6%, due 11/15/11	100,000	100,150
Citicorp, 6.375%, due 11/15/08	50,000	50,000
Citigroup, 6.2%, due 3/15/09	150,000	151,660
Computer Sciences, 6.25%, due 3/15/09	200,000	200,000
Credit Suisse First Boston, 6.125%, due 11/15/01	150,000	149,441
Federal Home Loan Bank:	E0 000	E0 000
6.37%, due 8/8/11	50,000	50,000
6.135%, due 9/12/11	100,000	100,000
Federal Home Loan Mortgage Corp., 6.5%, due 8/24/16	50,000	50,000
First Union, 6.40%, due 4/1/08	100,000	99,500
Ford Motor Credit:	E0 000	40.064
5.75%, due 2/23/04	50,000	49,864
6.25%, due 12/8/05	100,000	100,995
6.875%, due 2/1/06	50,000 100,000	50,073 97,458
6.375%, due 11/5/08	100,000	91,436
General Electric Capital: 5.35%, due 3/30/06	50,000	50,204
6.5%, due 7/18/16	50,000	50,204
•	100,000	99,265
General Foods, 7%, due 6/15/11 General Motors Acceptance:	100,000	99,200
6.15%, due 4/5/07	100,000	99,253
6.875%, due 4/3/07 6.875%, due 9/15/11	100,000	99,233 97,416
7%, due 7/15/13	,	-
7%, due 7/15/13 Halliburton, 5.625%, due 12/1/08	100,000 50,000	99,500 49,845
JP Morgan Chase, 5.625%, due 8/15/06	50,000	50,182
· · · · · · · · · · · · · · · · · · ·	50,000	49,600
Merck, 5.25%, due 7/1/06	30,000	49,000

SCHEDULE OF INVESTMENTS PURCHASED YEAR ENDED DECEMBER 31, 2001

	Principal Amount or Number of Shares	Cost
		
Employee Benefit Bond Fund (concluded):		
Merrill Lynch:	2422.222	
5.46%, due 5/7/04	\$100,000	\$ 100,000
6%, due 2/17/09	200,000	198,785
Morgan Stanley Dean Witter, 6.10%, due 4/15/06	50,000	50,000
Motorola:		
6.75%, due 2/1/06	50,000	49,790
6.75%, due 2/1/06	150,000	151,500
7.6%, due 1/1/07	200,000	200,000
PPG Industries, 6.75%, due 8/15/04	150,000	150,000
Questar Pipeline, 6%, due 10/6/08	50,000	49,425
Salomon Smith Barney Holdings, 6.5%, due 2/15/08	50,000	49,980
Texaco Capital:		•
6.25%, due 1/28/08	100,000	98,905
5.7%, due 12/1/08	50,000	49,700
Toyota Motor Credit, 4.05%, due 11/30/04	100,000	100,177
United Air Lines:	,	·
6.201%, due 9/1/08	50,000	50,284
6.602%, due 9/1/13	50,000	50,419
Verizon New England Telephone, 6.5%, due 9/15/11	100,000	101,097
Wal-Mart Stores, 4.375%, due 8/1/03	50,000	50,235
1101 Hart Stores, 1.07 570, 445 51 1755	23,300	
Total		\$3,893,723

SCHEDULE OF INVESTMENTS PURCHASED YEAR ENDED DECEMBER 31, 2001

Principal

	Amount	
	Of Numero a	
	Number of	
	Shares	Cost
Employee Benefit Equity Fund:	<u>-Ghares</u>	
Avon Products	1,000	\$ 46,410
Alcoa	3,000	116,115
AOL Time Warner	6,000	279,442
BP Amoco	1,000	46,830
Cardinal Healthcare	3,000	211,240
Cendant	5,000	91,307
Chevron Texaco	2,330	202,274
Colgate-Palmolive	2,000	103,718
Dow Chemical	1,000	35,220
duPont E.I. deNemours	1,000	43,190
Dynegy	6,000	308,110
Ebay	500	34,040
Electronic Data Systems	2,000	116,487
Exxon Mobil	1,000	88,030
Freddie Mac	4,000	254,210
General Dynamics	500	39,685
Home Depot	200	10,022
Household International	4,000	236,492
International Business Machines	3,000	331,830
International Paper	1,000	40,950
Johnson & Johnson	7,500	402,689
Juniper Networks	3,000	169,591
Kohl's	2,000	110,910
Kroger	2,000	53,520
Lockheed Martin	1,000	46,988
Masco	2,000	51,720
MBNA	1,000	32,240
Microsoft	7,900	577,257
Pepsico	4,000	194,829
Philip Morris	3,500	167,920
Schlumberger	2,000	125,700
Sprint PCS	2,000	57,100
Target	300	10,983
Tenet Healthcare	9,000	398,750
Texaco	1,000	70,010
TXU	3,000	144,480
United Healthcare	3,000	190,068
Washington Mutual	1,000	35,570
Wells Fargo	2,000	95,162
Total		\$5,571,089

See Report of Independent Public Accountants on Supplementary Information.

SCHEDULE OF INVESTMENTS SOLD OR REDEEMED YEAR ENDED DECEMBER 31, 2001

	Principal Amount or Number of Shares	Cost	Proceeds	Net Realized Gain (Loss)
Employee Benefit Bond Fund:				
AT&T, 5.625%, due 3/15/04	\$ 50,000	\$ 49,875	\$ 48,315	\$ (1,560)
Banker's Trust, 7%, due 12/04/12	50,000	50,000	50,000	4 (· , ,
Citicorp, 7.5%, due 8/25/10	150,000	149,625	150,000	375
Colgate-Palmolive, 7%, due 12/14/04	150,000	150,000	150,000	
Federal Agriculture Mortgage	,	•	,	
Corporation, 7.53%, due 7/27/09	250,000	250,000	250,000	
Federal Home Loan Bank:	,	,	,	
7.08%, due 7/21/06	100,000	100,000	100,000	
6.5%, due 9/17/08	100,000	100,000	100,000	
7.01%, due 5/13/14	300,000	300,000	300,000	
7.03%, due 5/27/14	200,000	199,500	200,000	500
Federal Home Loan Mortgage Corp.,				
8.54%, due 8/26/08	100,000	100,000	100,000	
Federal National Mortgage Association, 7.15%, due 6/15/09, callable 6/15/01				
@ 100	150,000	150,000	150,000	
Ford Motor, 9%, due 9/15/01	50,000	50,000	50,000	
General Electric Capital Corp., 7%,				
due 6/29/09	200,000	200,000	200,000	
International Business Machines:				
6.25%, due 9/15/08	100,000	100,000	95,548	(4,452)
6.5%, due 5/18/09	100,000	100,000	100,000	
Merrill Lynch, 5.5%, due 2/12/03	100,000	100,000	97,130	(2,870)
Motorola, 6.75%, due 2/1/06	50,000	49,790	48,000	(1,790)
Sears Roebuck, 5.65%, due 1/23/03	100,000	100,000	97,600	(2,400)
TCW/DW Term Trust 2002	153,075	153,075	146,433	(6,642)
Texaco Capital, 6.25%, due 1/28/08	100,000	98,905	100,000	1,095
Totals		\$2,550,770	\$2,533,026	<u>\$(17,744</u>)

SCHEDULE OF INVESTMENTS SOLD OR REDEEMED YEAR ENDED DECEMBER 31, 2001

	Principal			
	Amount			
	or			Net
	Number			Realized
	of			Gain
	Shares	Cost	Proceeds	(Loss)
Employee Benefit Equity Fund:				
AES	12,500	\$ 717,713	\$ 173,047	\$ (544,666)
American International Group	4,000	290,612	321,690	31,078
Broadcom	3,000	427,032	192,058	(234,974)
Cisco Systems	11,000	144,490	295,027	150,537
Citigroup	3,000	143,559	142,676	(883)
Colgate-Palmolive	2,000	103,718	108,883	5,165
Dow Chemical	1,000	35,220	33,969	(1,251)
Dynegy	6,000	308,111	224,933	(83,178)
EMC	24,000	422,621	367,860	(54,761)
Enron	15,000	814,179	277,766	(536,413)
Exxon Mobil	2,000	88,030	77,336	(10,694)
Home Depot	3,000	118,482	122,815	4,333
JP Morgan Chase	17,000	651,010	749,391	98,381
Kroger	2,000	53,520	39,939	(13,581)
McData	883	9,462	17,433	7,971
Medtronic	12,000	376,219	571,181	194,962
Merck and Co.	10,000	525,951	603,437	77,486
Network Appliance	2,000	129,437	45,921	(83,516)
Nokia	5,000	210,009	77,046	(132,963)
Nortel Networks	14,000	808,515	222,543	(585,972)
Pfizer	7,000	311,121	283,742	(27,379)
Pharmacia	7,000	397,289	308,830	(88,459)
SBC Communication	1,500	81,278	63,283	(17,995)
Schlumberger	2,000	125,700	103,476	(22,224)
Solectron	15,000	564,022	432,586	(131,436)
Sun Microsystems	9,000	490,187	156,440	(333,747)
Target	3,000	102,526	101,816	(710)
Tenet Healthcare	2,000	81,620	117,390	35,770
Texas Instruments	6,000	376,806	182,095	(194,711)
U.S. Bancorp	1,000	23,435	22,569	(866)
United Technologies	5,000	274,663	324,940	50,277
Vitesse Semiconductor	1,000	75,938	43,937	(32,001)
Wells Fargo	2,000	95,162	84,481	(10,681)
Totals		\$9,377,637	<u>\$6,890,536</u>	<u>\$(2,487,101)</u>

See Report of Independent Public Accountants on Supplementary Information.

SCHEDULE OF INVESTMENT CHANGES OTHER THAN PURCHASES AND SALES YEAR ENDED DECEMBER 31, 2001

	Number of Shares	Description
Stock distributions: Employee Benefit Equity Fund: McData	883	Received .0369 shares of McData for each share of EMC (basis adjustment of \$9,462)
Stock splits: Employee Benefit Equity Fund: Exxon Mobil	1,000	2-1 split
Name change: Employee Benefit Bond Fund and Employee Benefit Equity Fund: Chase Manhattan to JP Morgan Chase		
Employee Benefit Equity Fund: Firstar to U.S. Bancorp		
Stock exchange: Employee Benefit Equity Fund: Chevron Texaco	770	Received .77 shares of Chevron Texaco for each share of Texaco

SCHEDULES OF NET ASSET VALUE PER UNIT YEAR ENDED DECEMBER 31, 2001

	Employee Benefit	Employee Benefit
	Bond Fund	Equity Fund
Month ended:		
January 31	\$96.8903	\$580.0321
February 28	97.4291	469.7604
March 31	97.7011	412.9871
April 30	97.1604	452.2590
May 31	97.3850	440.3449
June 30	97.2505	422.1755
July 31	98.5799	404.0741
August 31	98.9068	368.5051
September 30	99.4731	326.0893
October 31	100.1218	340.8944
November 30	99.0498	371.5698
December 31	97.9877	376.8197

UNITEDTRUST BANK
PROFIT SHARING AND 401(k) PLAN

FINANCIAL STATEMENTS AND

SUPPLEMENTARY INFORMATION DECEMBER 31, 2001 AND 2000

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN

TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT	1
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS	2
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS	3
NOTES TO FINANCIAL STATEMENTS	4 - 8
SCHEDULE OF ASSETS HELD AT END OF YEAR	9-11
SCHEDULE OF ASSETS ACQUIRED AND DISPOSED OF WITHIN THE PLAN YEAR	12
SCHEDULE OF REPORTABLE TRANSACTIONS	13

MAX BUSSEL AND COMPANY

CERTIFIED PUBLIC ACCOUNTANTS

2700 SOUTH CLINTON AVENUE SOUTH PLAINFIELD, N. J. 07080428

ALBERT S. MEVORAH, C. P. A. KALMAN SZABO, C. P. A. JAY A. MEVORAH, C. P. A. CARL A. ALSTON, C. P. A.

TEL: (908) 753-1717

FAX: (908) 753-0095

EMAIL: maxbussel@aol.com

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

NEW JERSEY SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

COMMONWEALTH OF MASSACHUSETTS BOARD OF ACCOUNTANCY

STATE OF CONNECTICUT BOARD OF ACCOUNTANCY

INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees of UnitedTrust Bank Profit Sharing and 401(k) Plan

We have audited the accompanying statements of net assets available for benefits of UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN, as of December 31, 2001 and 2000, and the related statement of changes in net assets available for benefits for the year ended December 31, 2001. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN as of December 31, 2001 and 2000, and the changes in net assets available for benefits for the year ended December 31, 2001 in conformity with accounting principles generally accepted in the United States of America.

Our audits were performed for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules of assets held at end of year, acquired and disposed of within the plan year and reportable transactions are presented for the purpose of additional analysis and are not a required part of the basic financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. These supplemental schedules have been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

MAX BUSSEL AND COMPANY

South Plainfield, New Jersey June 10, 2002

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2001 AND 2000

ASSETS

	2001		2000
Investments, at fair value			
Interest-bearing cash	\$ 896,456	\$	954,773
U.S. government securities	-0-		25,336
Corporate bonds and debentures	617,914		607,630
Common stock	4,645,837		6,510,773
UnitedTrust Bank common stock	3,860,760		2,704,561
Registered investment companies	360,496		322,922
Common trust funds	 969,000	_	671,427
Total investments	 11,350,463		11,797,422
Receivables:			
Employer's contribution	266,820		512
Participant's contribution	-0-		-0-
Other	 -0-		-0-
Total receivables	 266,820		512
Net assets available for benefits	\$ 11,617,283	<u>\$</u>	11,797,934

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2001

Α	М	ч	iti	in	n	c

Additions	to	net	assets	attribu	ited	to:
Audiliolia	w	HEL	assets	allibl	alcu.	w.

Additions to net assets attributed to:	
Investment income Net depreciation in fair value of investments Interest Dividends	\$(1,611,881) 44,049 209,295 (1,358,537)
Contributions: Participant Employer Rollovers	1,005,069 595,661 125,193
Total additions	367,386
Deductions	
Deductions from net assets attributed to:	
Benefits paid to participants Miscellaneous taxes	547,771 266
Total deductions	548,037
Net decrease	(180,651)
Net assets available for benefits: Beginning of year End of year	11,797,934 \$ 11,617,283

NOTE A- Description of Plan

The following description of the UnitedTrust Bank Profit Sharing and 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General

The Plan is a defined contribution plan covering substantially all full-time employees of the Company who have one year of service. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

2. Contributions

Each year, participants may contribute up to 10 percent of pretax annual compensation, as defined in the Plan. The Company contributes 50 percent of the first 5 percent of base compensation that a participant contributes to the Plan. Additional amounts may be contributed at the option of the Company's board of directors. For December 31, 2001, the Company contributed an additional 50 percent of the first 5 percent of base compensation that each participant contributed to the Plan. For December 31, 2000, the Company did not make an additional contribution. For December 31, 2001, all employer contributions were made to the participant directed investment funds. Contributions are subject to certain limitations. The Plan still permits a profit sharing contribution, but it is expected that allocated profits will go toward increasing the matching contribution rather than a profit-sharing contribution.

3. Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

4. Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100 percent vested after seven years of credited service.

NOTE A- Description of Plan (continued)

Investment Options

Upon enrollment in the Plan, a participant may direct employee contributions in 10 percent increments in any of first five investment options.

Equity Fund - An equity fund invested in, but not limited to, common trust funds, mutual funds, common stock, preferred stock, corporate bonds, government bonds, notes or bills and money market funds.

Money Market Fund - A fund invested in money market funds (high quality, short term fixed income securities).

Fixed Income Fund - A fund invested in high quality fixed income securities, such as, but not limited to, common trust funds, corporate bonds, government bonds, notes or bills, savings certificates and money market funds.

UTB Stock Fund - This fund will hold one-half of the participants' matching contribution and any additional matching contribution or the participants' contribution that the participants chose to invest. This fund will credit the participants with actual Company shares and dividends will be used to purchase additional shares, which will then be added to the participants' account.

Global Asset Fund - This fund will be invested in mutual funds which invest in equities, fixed income securities and other asset classes of issuers both within and outside of the United States. Funds in this category seek total return by investing in varying combinations of these securities. These funds may have a significant portion of assets in foreign securities.

Profit Sharing Fund - This fund will hold the old Profit Sharing accounts and any new Profit Sharing Contribution. It will continue to be invested by UNB's Trust Department.

Investment earnings are credited to the participants' accounts quarterly. Contributions are assumed to be added to the participants' accounts every two weeks, except for the profit sharing contribution which is added to each account as of December 31st. Disbursements are considered to have been made as of the date of payment based on the value of the participants' accounts on the last day of the preceding quarter. Participants may change their investment options quarterly.

6. Payment of Benefits

On retirement, death, disability, or termination of service, a participant (or participant's beneficiary in the event of death) may elect to receive a lump-sum distribution equal to the participant's vested account balance.

7. Forfeited Accounts

At December 31, 2001, forfeited nonvested accounts totaled \$63,821. These accounts will be used to reduce the additional match elected by the plan sponsor for 2001.

NOTE B- Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared in conformity with generally accepted accounting principles.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds and common trust funds are valued at the net asset value of shares held by the Plan at year end. Many factors are considered in arriving at fair value. In general, corporate bonds are valued on yields currently available on comparable securities of issuers with similar credit ratings. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Net Appreciation (Depreciation) in Fair Value of Investments

Net realized and unrealized appreciation (depreciation) is recorded in the accompanying statement of changes in net assets available for benefits as net depreciation in fair value of investments.

NOTE C- Related Party Transactions

Certain Plan investments are units in UnitedTrust Bank's Common Trust Funds and UnitedTrust Bank's common stock. During 2001, the Plan received \$120,507 in common stock dividends.

NOTE D- Interest-Bearing Cash

The Plan maintains its cash in a Money Market Fund which at times may exceed federally insured limits. The Plan has not experienced any losses in such accounts. The Plan believes it is not exposed to any significant credit risk on cash and cash equivalents.

NOTE E- Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

NOTE F- Tax Status

The Plan obtained its latest determination letter on November 27, 1995, in which the Internal Revenue Service has determined and informed the Company that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended several times since receiving the determination letter. As a result, the employer and sponsor, UnitedTrust Bank, has amended the Plan by restating in its entirety in order to comply with the Small Business Job Protection Act of 1996, the Taxpayer Relief Act of 1997, the Internal Revenue Service Restructuring and Reform Act of 1998, Uniform Services Employment and Reemployment Rights Act of 1994, the General Agreement on Tariffs and Trade of 1994, the Consolidated Appropriations Act for FY 2001, and a good faith compliance with the Economic Growth and Tax Relief Reconciliation Act of 2001 and other various regulations applicable to employee retirement plans. However, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the plan's financial statements.

NOTE G- Investments

The Plan's investments are held in a bank-administered trust fund. The following table presents investments that represent 5 percent or more of the Plan's net assets:

Prime Obligations fund,	<u>2001</u>			2000
896,456 and 954,773 shares, respectively	\$	896,456	\$	954,773
UnitedTrust Bancorp Employee Benefit Bond Fund, 9,889 and 6,996 shares, respectively		969,000		671,427
UnitedTrust Bancorp common stock, 160,798 and 140,958 shares, respectively		3,860,760		2,704,561
Network Appliance, Inc., common stock, 9,400 and 9,400 shares, respectively		205,578		603,367
Cisco Systems, Inc. common stock, 8,000 and12,200 shares, respectively		144,880		466,650

During 2001, the Plan's investments (including investments bought, sold, and held during the year) depreciated in value by \$1,611,881 as follows:

Investments at Fair Value as Determined by Quoted Market Price:		
Registered investment companies	\$(86,426)
Interest-bearing cash	-	-0-
U. S. government securities	(336)
Common stock	(2,	,335,188)
UTB common stock		737,245
	(1	,68 <u>4</u> ,705)
Investments at Estimated Fair Value:		
Corporate bonds an debentures		10,529
Common trust fund		62,295
		72,824
Net depreciation in fair value	<u>\$ (1,</u>	<u>611,881</u>)
-7-		

NOTE H - Plan Administration Costs

Administration costs incurred by the plan have been absorbed by the Plan's sponsor.

NOTE I - Nonparticipant-directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

		December 31,			
	<u>2001</u>			2000	
Net assets					
Interest-bearing cash	\$	4,895	\$	196,951	
U.S. government securities		-0-		25,336	
Corporate bonds		617,914		607,630	
Common stock		1,366,992		1,858,631	
UTB common stock		<u>25,451</u>		20,338	
	<u>\$</u>	<u>2,015,252</u>	<u>\$</u>	2,708,886	
		<u>2</u>		Ended er 31, 2001	
Changes in net assets					
Dividends			\$	9,718	
Interest				44,049	
Net depreciation			(670,571)	
Forfeiture allocation				56,818	
Benefits paid to participants				133,648)	
			. .	693,634)	

NOTE J - Reconciliation of Financial Statements to Schedule H of Form 5500

At December 31, 2000, the Plan had \$25,601 of pending distributions to participants. The amount was recorded as a liability in the Plan's Form 5500, however, the amount was not recorded as a liability in the accompanying statements of net assets available for benefits in accordance with generally accepted accounting principles.

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN SCHEDULE OF ASSETS HELD AT END OF YEAR FORM 5500, SCHEDULE H, ITEM 4i EIN 22-1622175 PLAN NO. 002 DECEMBER 31, 2001

(a)	(b)	(c) Description of		(d)	(e)
	Identity of Issuer, Borrower, Lessor or Similar Party	Inv. Incl. Mat. Date, Rate of Int., Collateral	No. of <u>Units</u>	<u>Cost</u>	Current <u>Value</u>
	Bristol Myers Squibb	Bond 5.750%, 10/01/11	50,000	50,000	49,529
	Consolidated Ed New York	Bond 8.125%, 05/01/10	50,000	49,917	54,769
	Corestates Capital Corp	Bond 5.875%, 10/15/03	50,000	49,500	51,845
	General Motors Acceptance Corp	Bond 7.250%, 03/02/11	50,000	49,755	50,205
	Mercantile Bank St. Louis	Bond 6.375%, 01/15/04	100,000	101,641	104,707
	Orange & Rockland Utilities	Bond 7.500%, 06/15/10	100,000	99,500	101,783
	US Cellular Corp	Bond 7.250%, 08/15/07	200,000	194,000	205,076
	Total Corporate Bonds and De	bentures		594,313	617,914
*	United National Bancorp	United National Bancorp Employee Ben Bond Fd	9,889	944,574	969,000
	Total Common Trust Funds			\$ 944,574	\$ 969,000

^{*} Represents a Party in Interest

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN SCHEDULE OF ASSETS HELD AT END OF YEAR FORM 5500, SCHEDULE H, ITEM 4i EIN 22-1622175 PLAN NO. 002

DECEMBER 31, 2001

(a)	(b)	(c)			(d)		(e)
()	(-)	Description of			(-/		ζ-/
	Identity of Issuer, Borrower,	Inv. Incl. Mat. Date,	No. of				Current
	Lessor or Similar Party	Rate of Int., Collateral	Shares		Cost		<u>Value</u>
	Alcoa, Inc.	Common Stock	1,000	\$	37,950	\$	35,550
	American Intl Group, Inc.		3,750	•	263,726	•	297,750
	AOL Time Warner Inc.		2,100		96,750		67,410
	Bank of America Corporation		200		12,585		12,590
	Cardinal Health Inc		1,300		93,712		84,058
	Cendant Corporation		2,400		39,732		47,064
	Chevron Texaco Corp		2,500		214,918		224,025
	Cisco Systems		8,000		99,778		144,880
	Citigroup Inc		6,710		267,551		338,721
	Electronic Data Systems Corp		300		18,645		20,565
	EMC Corp		7,000		112,330		94,080
	Freddie Mac		2,000		131,224		130,800
	General Electric Co		7,000		99,639		280,560
	Home Depot Inc		4,200		65,896		214,242
	Household Intl Inc		1,100		64,584		63,734
	IBM		1,400		153,244		169,344
	International Paper Co		500		20,030		20,175
	Johnson & Johnson		4,800		263,106		283,680
	Juniper Networks Incorporated		1,400		79,030		26,530
	Kohls Corporation		800		45,401		56,352
	Masco Corp		400		10,492		9,800
	MBNA Corp		3,500		75,595		123,200
	Merck & Co Inc		3,100		188,818		182,280
	Microsoft Corp		1,400		75,659		92,750
	Network Appliances Inc		9,400		174,217		205,578
	Pepsico Inc		800		38,046		38,952
	Pfizer Inc		6,000		259,041		239,100
	Philip Morris Companies		800		39,497		36,680
	Sprint Corp PCS		300		7,440		7,323
	Sun Microsystem Inc		1,000		61,438		12,300
	Target Corp		5,300		122,766		217,565
	Tenet Healthcare Corp		3,500		182,408		205,520
	Tyco International Ltd		6,000		212,514		353,400
	United Health Group Inc		2,000		127,261		141,540
	United Technologies Corp		1,000		66,180		64,630
	Veritas Software Corp		2,300		252,106		103,109
	Total Common Stock			<u>\$</u> _	4,073,309	_\$_	4,645,837

CERTIFIED PUBLIC ACCOUNTANTS

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN SCHEDULE OF ASSETS HELD AT END OF YEAR FORM 5500, SCHEDULE H, ITEM 4i EIN 22-1622175 PLAN NO. 002 <u>DECEMBER 31, 2001</u>

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Inv. Incl. Mat. Date, Rate of Int., Collateral	No. of Shares		(d) Cost		(e) Current Value
*	United National Bancorp	Common Stock	160,798	_\$_	2,705,487	_\$	3,860,760
	Total Common Stock - United	National Bancorp			2,705,487	-,	3,860,760
	Goldman Sachs	International Equity	10,997		252,000		169,022
	Janus Worldwide Fund #41	Janus Worldwide Fund	4,368		205,465		191,474
	Total Registered Investment Companies				457,465		360,496
	Federated Investors	Prime Obligations Fund	896,456		896,456		896,456
	Total Interest-bearing cash				896,456		896,456
	Total Investments			<u> </u>	9,671,604	\$	11,350,463

Represents a Party in Interest

MAX BUSSEL AND COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

UNITEDTRUST BANK PROFIT SHARING AND 401(k) PLAN SCHEDULE OF ASSETS ACQUIRED AND DISPOSED OF WITHIN THE PLAN YEAR FORM 5500, SCHEDULE H, ITEM 4i EIN 22-1622175 PLAN NO. 002 DECEMBER 31, 2001

(a)	(b) Description of	(c)	(d)
Identity of Issuer, Borrower, Lessor or Similar Party	Inv. Incl. Mat. Date, Rate of Int., Collateral	Cost of Acquisitions	Proceeds of Acquisitions
Dynegy Inc	Common Stock	\$ 112,994	\$ 76,221
Kroger Co		8,055	5,991
Oracle Systems Corp		26,188	10,857
Schlumberger Ltd		31,950	27,269
Wells Fargo & Company		49,870	40,239

CERTIFIED PUBLIC ACCOUNTANTS

UNITEDTRUST BANK PROFIT SHARING AND 401(K) PLAN SCHEDULE OF REPORTABLE TRANSACTIONS FORM 5500, SCHEDULE H, ITEM 4j EIN 22-1622175 PLAN NO. 002 FOR THE YEAR ENDED DECEMBER 31, 2001

Transactions involving an amount in excess of 5% of current value of plan assets at the beginning of 2001 are as follows:

-	Purchase Sales						
ldentity of Party Description Involved of Asset	Purchase <u>Price</u>	Current Value of Asset on <u>Trans. Date</u>	Selling <u>Price</u>	Cost of Assets	Current Value of Asset on Trans. Date	Net G or (Lo	
Federated Prime Investors Obligations Fund \$	2,853,429	\$ 2,853,429					
Federated Prime Investors Obligations Fund			\$ 2,911,747	\$2,911,747	\$ 2,911,747	\$	-0-